

## ***Short Term Disability Q&A: Short Term Disability & Application Process Information***

Below is a helpful Question and Answer Guide regarding St. Mary's Short Term Disability benefit which will begin January 8, 2012. Employees wishing to apply for Short Term Disability need to fill out an application form which is available both on the Internet and Intranet under Human Resources, as well as at our dedicated Short Term Disability Site, [www.stmarys.org/short-term-disability](http://www.stmarys.org/short-term-disability). (See application section for more information.)

Employees with questions regarding Short Term Disability or the application process may contact the following individuals:

- **Tara Neth: 485-7760** (All entities except Warrick and OVHC)
- **Dorothy Gehlhausen: 897-7390** (Warrick and Warrick EMS)
- **Donna Miller: 473-2642** (OVHC)

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**Q: What is Short Term Disability?**

A: Short Term Disability (STD) provides eligible employees with a portion of their regular pay for a maximum of 90 days while they are off work due to an approved illness/disability – including maternity leave. STD *starts* the day an illness or injury occurs and begins to *pay* on the eighth calendar day of absence due to that illness or injury provided the necessary paperwork has been received in Human Resources and approved. The seven day period is known as the **elimination period**. St. Mary's provides a core benefit of 60% STD coverage paid for by St. Mary's for full time employees (0.8 to 1.0 FTE).

**Q. What happens to my EIB hours?**

A. The Extended Illness Benefit will be replaced with the STD Benefit the first pay period of 2012, beginning 01/08/2012. Both are insurance policies ensuring income security. EIB hours were never "paid out" upon leaving St. Mary's. Those in a full time position as of 12/31/2011 will be able to retain 16 hours of EIB for use during the elimination period should they go on approved LOA prior to August 2013.

**Q. Please explain the STD 'elimination' period.**

A. The elimination period is the seven day timeframe between the start of the injury/illness and the beginning of the STD benefit. In the elimination period, full time employees who are employed as of 12/31/2011 will use 24 hours of PTO/PTE and then 16 hours of EIB to be paid during this time before the STD benefit begins. If an employee does not have EIB hours, they can fill the elimination period with time from their PTO/PTE banks. If an employee doesn't have PTO/PTE or EIB, the elimination period will be unpaid. If an employee was scheduled to work more than 40 hours (24 PTO/PTE and 16 EIB) in their elimination period, they may fill the remainder of their time with PTO/PTE or take the time unpaid.

**Q. I am a full time employee, and I am planning to be off on FMLA/LOA at the end of 2011 and will continue to be on LOA into 2012, what happens?**

A. Employees that are on LOA going into 2012 will switch over to STD in the first pay period of 2012 (beginning 1.8.12) at either the 60% benefit or the 70% benefit if they elected the coverage during the Open Enrollment period. They will have already met an elimination period and will not have to meet a new one. As a full time employee, you

will have access to the 16 hours of EIB and have the option of using your new PTO/PTE to fill in the either 30% or 40% to meet 100% of their pay.

**Q. What happens during the elimination period if I do not have any PTO/PTE or EIB?**

A. The number of hours you are scheduled to work in the first 7 calendar days will be unpaid.

**Q. If I am scheduled to work less than 40 hours in my elimination period can I use my EIB first and less PTO/PTE?**

A. No. You have to use 24 hours of PTO/PTE before you can access your EIB.

**Q. How long will we be able to keep the 16 hours of EIB?**

A. If you do not use your 16 hours of EIB, the hours will go away when we deploy to Symphony in August 2013.

**Q. Will I receive an additional 16 hours of EIB in January 2013?**

A. No. The 16 hours of EIB will be available for a 1 time use.

**Q. I am part time now, but I was full time and have inactive EIB hours. What happens to those hours?**

A. If you were to transfer to a full time position and be in that position on December 31, 2011, then you would retain 16 hours of EIB. If you remain part time and therefore not eligible for EIB, the EIB hours will not be reflected on your first paycheck in 2012.

**Q. What does 10% buy up mean?**

A. St. Mary's provides a core benefit of 60% STD coverage for full time employees (0.8 to 1.0 FTE) paid for by St. Mary's. You may purchase at your own expense an additional 10% worth of coverage during open enrollment. Rates are based on age and hourly rate of pay. Remember the pre-existing condition clause will apply to this buy up in the future. The pre-existing condition clause is waived for those who elect the benefit in 2011 for 2012 coverage.

**Q. Does STD have a Pre-Existing Condition Clause?**

A. The pre-existing condition clause in 2012 is waived for those actively employed in a benefit eligible position as of December 31, 2011 who elects STD coverage during open enrollment for 2012 benefits. Moving forward, the plan does not provide benefits for any disability that is caused by, contributed to or results from a pre-existing condition that was in existence within three months before your effective date of coverage. The Pre-Existing Condition Exclusion will not apply after you perform the Material Duties of your regular job for at least 12 months following your effective date of coverage.

**Q. I am a part time employee, what is my STD benefit?**

A. Part time employees will have the opportunity to purchase 60% or 70% STD coverage at their own expense. Rates will appear on your personal enrollment. Premium rates are based on age and hourly rate of pay.

**Q. If I go on maternity leave for 12 weeks, will I be paid STD the entire time?**

A. You will be paid from STD until you are released from your physician. This is typically 6 weeks for a normal delivery and 8 weeks for a c-section. Any additional time you take will be paid from PTO. This is the same as it is under EIB.

- Q. If STD only lasts for 90 days, what happens after 90 days?**  
A. After 90 days of a continuous approved leave, full time employees will be eligible to apply for long term disability.
- Q. Is STD 90 days per year or 90 days per event?**  
A. STD can last up to 90 days for each separate approved leave of absence. This is a great benefit of the STD program. The elimination period applies to each separate leave of absence.
- Q. How much will this benefit cost me?**  
A. Full time employees will receive a 60% core at no cost as St. Mary's will pay this for them. They will have an option to purchase an additional 10%. Part time employees will have the option to purchase a 60% or 70% plan. Deductions will be determined based on the employees' age and annual salary.
- Q. Do I have to fill with PTO/PTE to receive 100% of my pay?**  
A. No, you may elect to only receive the Short Term Disability coverage you elected (either 60% or 70%). If you want 100% pay, you need to with Paid Time Off benefit time – you may elect this by selecting the box on your Short Term Disability Application form indicating you wish to fill with Paid Time Off.
- Q. If I elect not to fill with Paid Time Off, may I change this in the middle of my leave?**  
A. Yes. You may change your election. If you choose to do this, you will need to notify Human Resources in writing (by letter or email).
- Q. What deductions will be taken from the STD check we receive while we are off?**  
A. All deductions including applicable taxes.
- Q. Will the PTO accrual rate be changed?**  
A. No. The PTO accrual rate includes 32 hours of sick time and 16 hours of personal time, although it is at the employee's discretion how the time is used. This rate will not be adjusted.
- Q. I am a flex employee (.9-1. FTE), will I be paid at the .9 or 1.0 FTE?**  
A. You will be paid based on your highest FTE status, in this case 1.0 FTE.
- Q. What do I need to do to apply for Short Term Disability?**  
A. To apply for Short Term Disability, you will need to fill out a Short Term Disability Application form, which is available both on the Internet and Intranet under Human Resources, as well as at our dedicated Short Term Disability Site, [www.stmarys.org/short-term-disability](http://www.stmarys.org/short-term-disability). (Make sure and fill out the form specific to your entity.) Two pages of the form are to be filled out by you, and the third page is to be filled out by your physician. **This form is due back into HR within 15 days of the first day of the illness or injury. Please note, until you get your paperwork submitted and approved by Human Resources, you will not receive your Short Term Disability pay.**

In addition, it is your option to either elect to receive the Short Term Disability coverage you elected (either 60% or 70%) or fill in with your Paid Time Off benefit time to receive 100% pay. If you would like to elect to fill with Paid Time Off, you may elect this by

selecting the box on your Short Term Disability Application form indicating you wish to do so.