

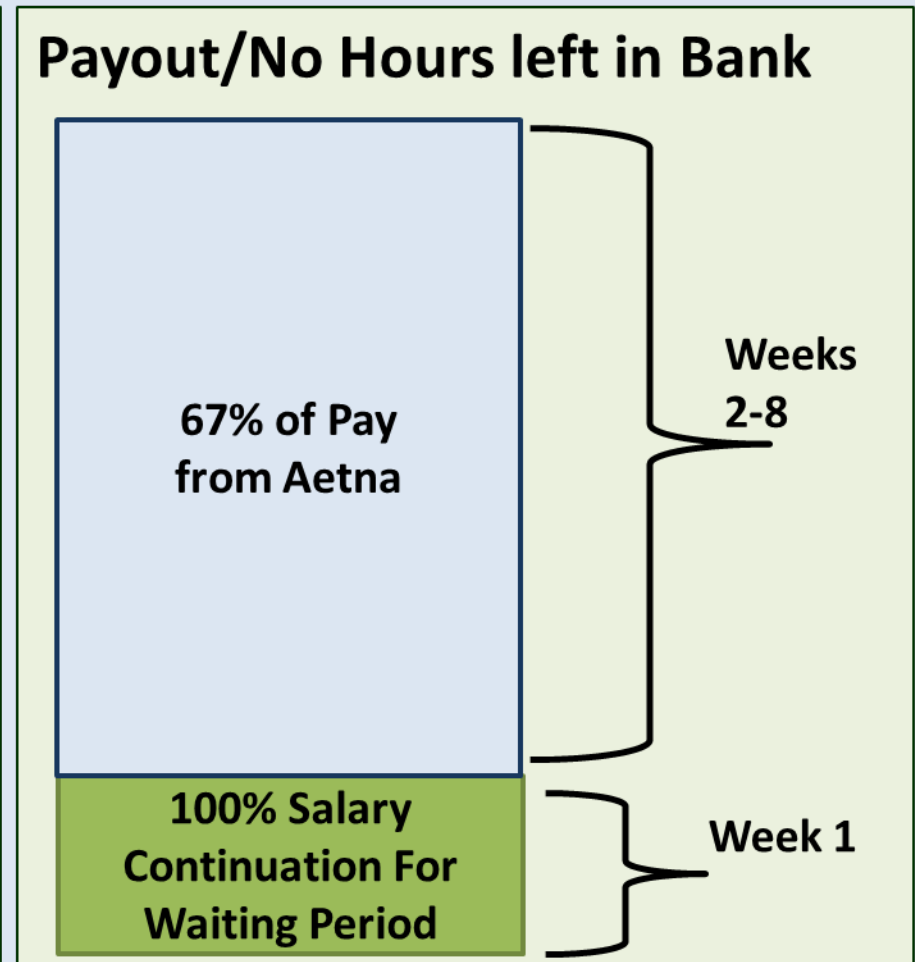
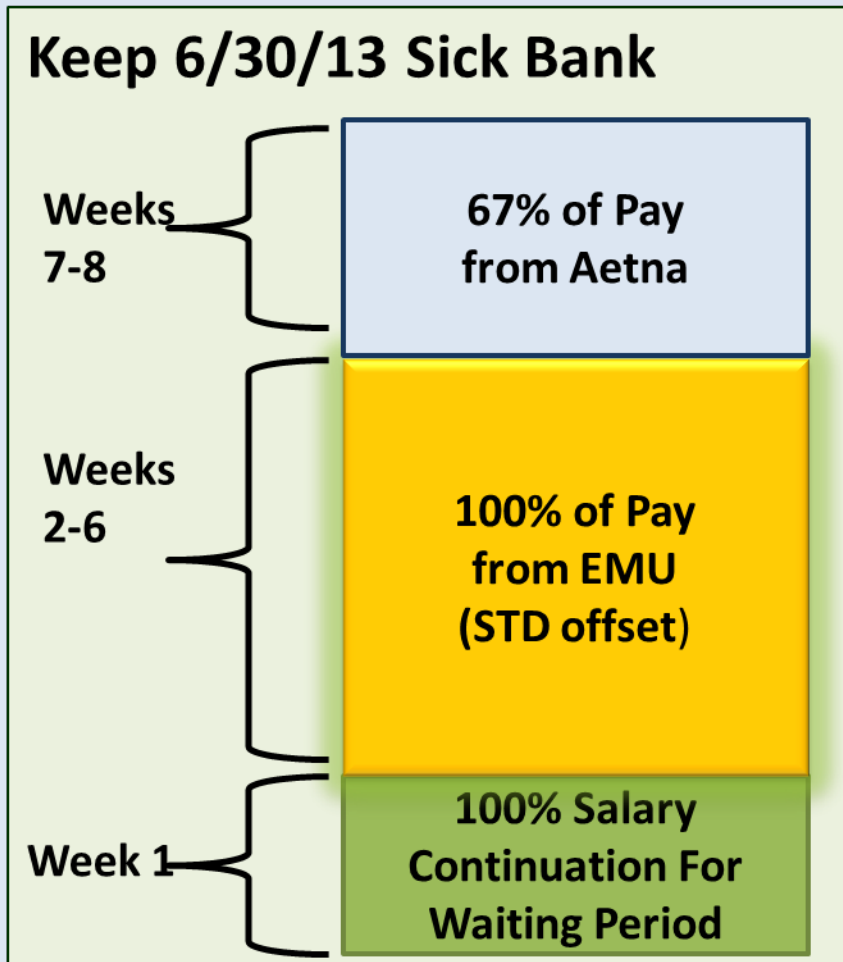
About the New Short-Term Disability Plan for AC, AH, AP and CA Employees

Short-Term Disability (STD) Plan Summary

- Waiting Period
 - 8 calendar days (5 consecutive work days)
 - Can use “sick” code in web-time entry to continue pay during waiting period
- Pays 67% of regular pay
 - Paid directly by Aetna
 - Can choose paper check or direct deposit
 - Pays benefits after “sick bank” is exhausted
- Pays benefits for up to 13 weeks
 - May be eligible for long-term disability benefits after 13 weeks

STD Example (AC, AH, AP and CC)

- Assume 200 hours (5 weeks) in 6/30/13 Sick Bank
- Planned medical leave in August (approx. 8 weeks recovery)



How to Apply for Short-Term Disability (STD) Benefits

- Notify the Human Resources/Benefits Department and Your Supervisor
 - Request a leave using the revised “Leave of Absence” forms
 - Do not complete FMLA form unless you are denied short-term disability benefits
 - FMLA will run concurrently with short-term disability
- Call Aetna directly to initiate your short-term disability claim:
 - 1-866-326-1380 (Mon-Fri, 8am to 8pm)

Aetna Approval Process

- After you call Aetna to start a claim, Aetna representatives will:
 - Ask you for basic info during the phone call
 - Ask you to provide Medical Documentation to support your claim
 - Send you and EMU notification that the claim is approved or denied
 - Determination process takes an average of 10 days
 - Can start the process early for planned periods of disability (childbirth, scheduled surgery or other medical procedures)

Checklist of Information Needed to Initiate Disability Claim

- Name of your employer: Eastern Michigan University
- Physician's name, address, fax and phone number
- Your name and Social Security number
- Your complete address and phone number
- Your date of birth
- Your marital status
- Your occupation (or job title)
- Supervisor's name and phone number
- A brief description of your medical condition, including cause of condition (illness or injury), date of injury or beginning of illness, and whether it is work related
- The dates of your first visit, your most recent visit, and your next scheduled visit with your health care provider for this condition
- Your last day worked and your first day absent from work resulting from this condition
- The date you expect to return to work (if you know) or the actual date if you have already returned to work
- Work restrictions or limitations advised by your health care provider, if any0

STD Claims Administration

- If you have a “sick bank”
 - Will receive 100% of your pay until sick bank exhausted or you no longer qualify for short-term disability
 - Paid by EMU
 - Normal payroll deductions apply (including benefit deductions)
- If you do not have a sick bank
 - 67% of pay benefit paid directly by Aetna
 - No deductions unless you inform Aetna to withhold taxes
 - Must make arrangements with Benefits Department for medical and FSA deductions

Financial Planning Considerations

- Sick Bank benefits paid directly by EMU
 - No lapse in pay
- If no Sick Bank, EMU pay will cease and Aetna will pay benefits at 67% of pay
 - Waiting period covered by EMU “sick” at 100% of pay
 - 67% of pay begins after waiting period
 - Any EMU overpayment will be deducted from the Aetna short-term disability payment
 - If you are denied short-term and was overpaid by EMU, payroll will work with you for correction

Financial Planning Considerations

- No access to web-time entry during medical leave of absence
 - Benefits Office will submit POW forms to payroll on your behalf if you have a Sick Bank or choose to use vacation *instead of* applying for short-term disability
- May incur lapse in pay during short-term disability approval process if:
 - No Sick Bank available, or
 - Delay in Aetna receiving sufficient medical documentation to support disability claim
- Aetna benefits paid weekly – retroactive to the date disability began (excluding waiting period)

Accessing Your Sick Bank

**APPLYING FOR FMLA FOR SELF OR
IMMEDIATE FAMILY MEMBER**

Access 6/30/13 Sick Bank for Your Own FMLA-Qualifying Reasons

- When you are approved for short-term disability, your eligibility for FMLA will be verified based on your STD application
 - After your short-term disability ends, you may still qualify for leave under FMLA – contact the Benefits Office for more information

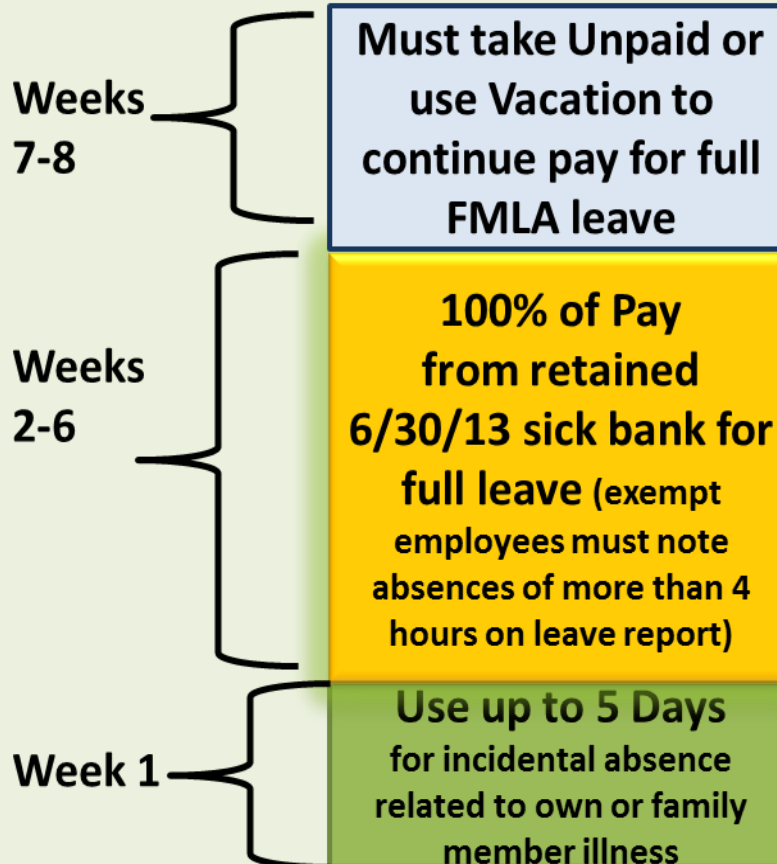
Access 6/30/13 Sick Bank for FMLA Qualifying Reasons for Family

- Serious health condition of immediate family member
 - Spouse, Child, Parent
- Military leave provisions
 - Includes Next of Kin relationships
- FMLA Policy
 - EMU Guidelines are accessed via this [link](#)
 - Employee Rights and Responsibilities via this [link](#)

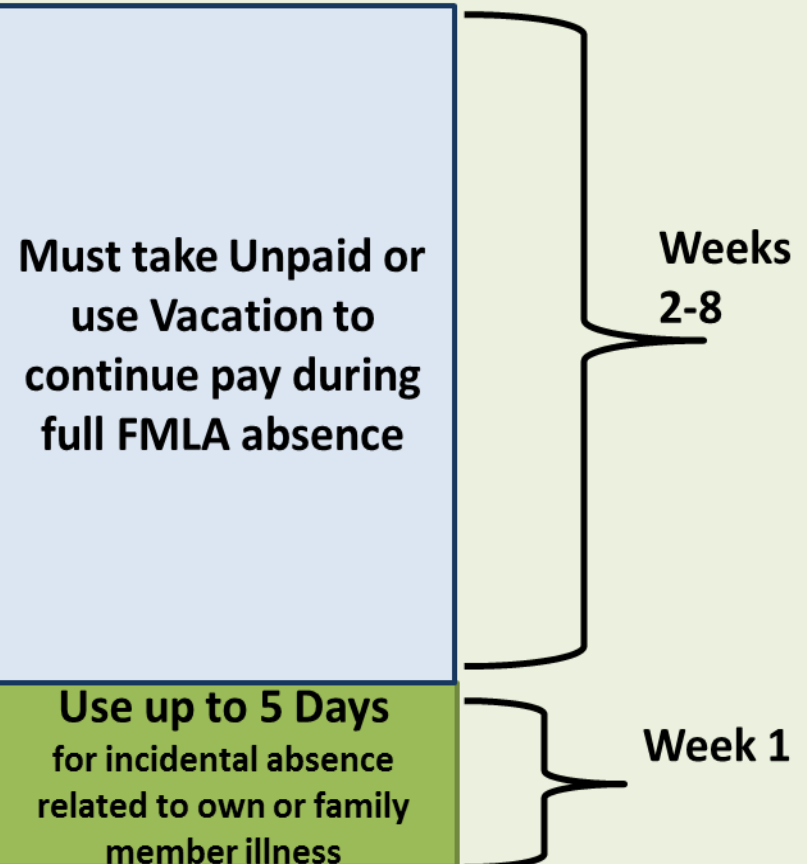
FMLA Example – (AC, AH, AP, CC)

- Assume 200 hours (5 weeks) in 6/30/13 Sick Bank
- FMLA absence in August to care for eligible family member
- Approved by HR/Benefits for 8 weeks of FMLA

Keep 6/30/13 Sick Bank



Take Payout/No Hours in Bank



Revised Sick Leave Policy and Short-Term Disability Plan

OTHER IMPORTANT DETAILS

Leave Reporting Clarifications

- Policy posted online on EMU/HR web page
 - Under Compensation
 - [Wage and Hour Administration Policy](#)
 - Not a new policy
- Hourly employees report all time missed
- Salaried employees must indicate “exception time” for absences of more than four hours during normal work schedule
 - Includes FMLA absences of more than four hours (Use sick code and note FMLA self or FMLA family in the comments section of leave report)

Settlement of All Claims and Release Agreement

- Required for payouts (except under normal retirement)
- For all employees who returned Settlement Agreement and Release of All Claims by 5/10/13 deadline
 - Will receive an Addendum to complete (week of July 8)
 - Addendum will have 6/30/13 Sick Leave Balance and gross payout amount
 - If not returned by Friday, July 26, employees will retain sick bank

Updated Timeline

March 1	March 15*	April 30-May 10	June 30
Employees received personalized Sick Bank statement and links to website information	Settlement and Release of All Claims Agreement emailed Due within 45 day (by April 30)	Deadline for Returning Payout Election Form and Signed Settlement to Agreement	Last day to retire and receive sick leave payout
July 8 – July 12		July 30 – August 15	
<ul style="list-style-type: none"> • Employees electing payout receive Addendum to Settlement Agreement via email listing payout amount (must return by July 26) • All eligible employees received updated Sick Leave statement • Administrative Corrections being made to Banner (sick time accruals cease) 		<ul style="list-style-type: none"> • Payouts processed and paid to non-retiring employees electing payouts • Updated Sick Bank available on My.emich. for employees who retain a Sick Bank 	

**Corrected Agreement emailed March 25; deadline extended to May 10*

[Frequently Asked Questions \(FAQs\)](#) posted online at this link

MORE QUESTIONS?

EMAIL US AT HR_BENEFITS@EMICH.EDU