

Short Term Disability Benefit Guide for Staff

Empowering you to take the best advantage of your benefits and policies related to your individual circumstances.



Middlebury



Frequently Asked Questions

What are Short Term Disability (STD) Benefits for?

STD Benefits provide income protection if you are considered medically disabled and unable to work.

How do I know if I'm covered by STD through Middlebury College?

You can check your enrollment in Oracle. Go to ME–YOUR BENEFITS– and choose HEALTH & WELFARE PROGRAM.

Middlebury College Health and Welfare Program

Generally, any “benefits eligible” staff member qualifies for coverage by the first of the month following the date of hire. Coverage is free to eligible employees.

How do I apply for benefits?

You may apply for STD benefits either electronically (**POLICY #469906-001**) at <http://www.unum.com/> or by phone (866-224-9402), or by using a multi-part paper claim form available through Human Resources. You complete pages 4, 5, 6 (page 6 is optional), and 11. Human Resources will complete the employer portion of the claim electronically.



Whether you file electronically or not you will need to provide your doctor with a paper claim form; your doctor must complete the physician portion - pages 9-10 - and should fax the completed form directly to UNUM at 1 800-447-2498. It is important that the claim form be completed and sent to UNUM as soon as possible. It can take UNUM up to 5 business days to process the claim. UNUM will send you a letter (or messages via the portal if you set up the claim online) to let you know the status of your claim.

When am I considered “disabled” under STD?

Our insurance carrier, UNUM, will review each claim and make a determination on disability based on your individual medical situation. You can review the Summary Plan Description for STD here: [Supplemental Plan Information | Middlebury Offices and Services](#)

What if my doctor says I can only work part-time? Do I get STD benefits?

Yes, if your doctor has said you need to work less than your regularly scheduled hours and the claim is approved by UNUM you will be paid STD wages for the hours you can't work, as long as you have at least a 20% loss of earnings. For example, if your doctor says you can work 4 hrs/day but you normally work 7.75 hrs/day, you will be paid 3.75 STD hrs of pay per day.

How much do STD Benefits pay?

STD wages are paid at 60% of an employee's salary through your regular paychecks at Middlebury after meeting his/her *elimination period*.

What is an *elimination period*?

If a covered employee is approved for STD, benefits are paid after 14 calendar days.

What if I'm working reduced hours – does that time count toward my elimination period?

Yes. If you are working less than your regular hours for a medical reason (approved by UNUM), you can count the days that you started reducing your time toward your elimination period, as long as you are working less than 80% of your regular schedule. For example: If your doctor reduces your workday to 4 hours on July 1, you will have met your elimination period on July 14 and STD benefits will be paid starting July 15 (benefits are only paid for days which you would normally be scheduled to work – you are not paid for weekends if not normally scheduled to work them).

What happens if I don't have enough CTO or SLR for the elimination period?

If you've exhausted all CTO and SLR, you may qualify to apply for "Medical Leave Assistance Fund" (MLAF). If approved, MLAF allows for employees to be granted SLR hours which may keep the employee 100% paid until the STD elimination period is met. See more information here: [Emergency and Leave Assistance Resources | Middlebury Offices and Services](#).

Since STD is paid at 60% of pay, is there any way I can use my accrued SLR and/or CTO to get a "full" paycheck?

Yes. You may use "supplemental" CTO/SLR to pay the 40% of your regular wages that STD doesn't cover. For each full day of approved STD benefits calculate maximum "supplemental" CTO/SLR by using the formula: (scheduled hours*40%). If you are scheduled to work 8 hrs you could use 3.2 hrs/day (8*40%). If you are scheduled to work 7.75 hrs you could use 3.1 hrs/day (7.75*40%).

If you are working part-time and part-time STD benefits are approved, calculate using this formula: (scheduled hours per day - hours worked that day)*40%

How do I enter my time/absence while I'm getting STD?

Human Resources will work with you to enter your approved STD hours as an absence in Oracle, including entering any other time such as hours worked, CTO or SLR for days when STD is not applicable. You should complete the Request for Leave paperwork to notify Human Resources if you would like to supplement CTO or SLR for days when STD is approved.



How long will I be paid STD hours?

Your STD benefits will be paid for as long as UNUM approves them, or until your doctor-approved return to work (whichever happens first). ***If you are needing additional time to recover beyond the original dates of disability, please request an extension of STD benefits directly through UNUM.*** If you are still disabled after 6 months, you may qualify for long term disability benefits (LTD).

How does STD work with a Family Medical Leave Act (FMLA leave?)

FMLA leaves are unpaid job and benefit protected leaves of absence. STD benefits is one option of pay continuation if you are meeting the definition of disability through UNUM.

When can I return to work?

If your Provider clears you (with or without restrictions) **send documentation prior to your return date** to leaves@middlebury.edu. The Leaves & Accommodations Partner will confirm with your Management Team the return date, and if any applicable restrictions can be accommodated.

Who can I contact for assistance?

The Leaves & Accommodations Partner in Human Resources can assist with overall questions, Oracle entries, and UNUM support.
Call: 802-443-3161

Email: leaves@middlebury.edu

**Are there other resources available to me?**

Yes! While you are on leave, you may find it helpful to be in touch with other benefits contacts regarding benefits you are enrolled in or that impact your leave. Please refer to the chart below.

Benefit Vendor	Phone	Website
Cigna: Medical & Dental	800-244-6224	mycigna.com
Cigna One Guide: Concierge, benefits advisory service	888-806-5042	N/A
VSP: Vision	800-877-7195	vsp.com
Navia: Flexible Spending Accounts	800-669-3539	naviabenefits.com
Invest EAP: Employee and Family Assistance Program	866-660-9533	investEAP.org
Unum: Short & Long Term Disability, Supplemental & Life Insurance	866-679-3054	unum.com
My Secure Advantage: Financial Wellness Program	888-724-2326	middlebury.mysecure advantage.com

