

# JHHSC/JHH

## Short Term Disability Fact Sheet

<p><b><u>ELIGIBLE EMPLOYEES</u></b></p>	<p>Employees who work 20 or more hours per week may be eligible for Short Term Disability benefits after completion of their probationary period. Weekend option employees are not eligible for short term disability.</p>
<p><b><u>INSURANCE CARRIER</u></b></p>	<p>Short Term Disability (STD) is a paid benefit by the employer administered through Employer Health programs (EHP) in Glen Burnie.</p>
<p><b><u>BENEFIT</u></b></p>	<p><b><u>Non Represented (Non-Union) Employees:</u></b> STD pays 60% of base bi-weekly salary beginning on the fifteenth (15) calendar day of the disability after completion of the Short Term Disability claim form by your physician. Nurse practitioners or chiropractors are excluded from signing the disability claim form. The maximum STD payment is eleven (11) weeks or the employee’s period of disability which ever is less. If you have elected to purchase Long Term Disability you may also qualify for Mid-Term Disability that will continue for thirteen (13) additional weeks as long as you are under the care of a medical doctor and meet clinical criteria to continue benefits. If you are on Mid-Term Disability you will receive a Long Term Disability claim form in the mail at the beginning of your Mid-Term Disability. This needs to be completed by you and your physician and returned to the HR Service Center. EHP does not manage long term disability.</p> <p><i>The remaining portion 40% for non-Union employees will be supplemented with any SICK, VACATION and/or PTO time that you may have in your bank. This is not an option; this is supplemented automatically.</i></p> <p><b><u>Represented (Union) Employees:</u></b> STD pays 66 2/3% of base bi-weekly salary up to a maximum of \$300 weekly, beginning on the fifteenth (15) calendar day of disability after completion of the Short Term Disability claim form by your physician. Nurse practitioners or chiropractors are excluded from signing the disability claim form. The maximum STD payment is twenty-four (24) weeks or the employee’s period of disability whichever less is. If you have elected to purchase Long Term Disability you may also qualify for Mid-Term Disability that will continue for thirteen (13) additional weeks as long as you are under the care of a medical doctor and meet clinical criteria to continue benefits. If you are on Mid-Term Disability you will receive a Long Term Disability claim form in the mail at the beginning of your Mid-Term Disability. This needs to be completed by you and your physician and returned to the HR Service Center. EHP does not manage long term disability</p> <p><i>* The remaining portion 33 1/3% for Union employees will be supplemented with any SICK, VACATION and/or PTO time that you may have in your bank. This is not an option; this is supplemented automatically. *</i></p>
<p><b><u>PROCESS</u></b></p>	<ol style="list-style-type: none"> <li>1. Obtain the EHP Disability claim form from the HR Service Center, (Phipps 4<sup>th</sup> floor) you can also print a copy from the HR website, or from the EHP website at <a href="http://www.ehp.org">www.ehp.org</a> or by contacting the Short Term Disability Coordinator at 410. 762 .5312.</li> <li>2. The front side (1<sup>st</sup> page), is completed by the employee and the back side (2<sup>nd</sup> page) is completed by the physician who is certifying you as being disabled. Please make sure your physician has totally completed all the information on the Attending Physician Statement to avoid a delay in benefits.</li> <li>3. Send the completed claim form to:          Johns Hopkins EHP,          Short Term Disability Coordinator          6704 Curtis Court,          Glen Burnie, MD 21060,          or fax it to 410 762 5313</li> </ol>

	<ol style="list-style-type: none"> <li>4. Approval of your Short Term Disability benefits will be determined by EHP based on the medical claim form completed by you and your physician. Upon review, you will receive a letter regarding the status of your disability claim. You will receive Short Term Disability benefits as you would your regular paycheck (bi-weekly with regular deductions).</li> <li>5. If your disability continues after the stated return to work date, medical updates will be required to continue benefits. If you fail to provide updated information by your physician, this may result in a lapse of benefits or a denial of your continued short term disability benefits.</li> <li>6. If you have been employed with JHHSC/JHH for 12 months and have worked 1250 hours in the previous 12 months, you may be eligible for job protection under the Family Medical Leave Act of 1993. Please complete the Request for Family Medical Leave, and return to the HR Service Center, Phipps 4<sup>th</sup> Floor. FMLA runs concurrently with Short Term Disability benefits.</li> <li>7. Short Term Disability is not an optional benefit; employees may not use their sick time or PT in lieu of Short Term Disability.</li> <li>8. Short Term Disability is for non-work related illnesses and injuries. If you are injured on the job, or claim your injury is work related, you must first file a Worker's compensation claim before filing for Short Term Disability. In order to be considered for Short Term Disability, you must provide formal written dispensation from worker's compensation indicating this is not a work related injury.</li> <li>9. Short Term Disability is paid through payroll and is subject to taxes and deductions. If your regular paycheck is direct deposited, your Short Term Disability benefits will be direct deposited on regular pay dates. If you do not have direct deposit, please contact your supervisor to make arrangements to have your check mailed or picked up.</li> <li>10. Short Term Disability forms may be faxed to Johns Hopkins EHP to the attention of Short Term Disability Coordinator at 410.762.5313. It is encouraged that a follow up phone call be made 410.762.5312 to ensure receipt of the fax.</li> </ol> <p>It is your responsibility to ensure the necessary claim form and medical update(s) are received by Johns Hopkins EHP. Forms left in the physician's office do not always reach EHP in a timely manner. If you leave your form with your physician, it is your responsibility to follow up with their office to determine if they have faxed/mailed your claim or update(s) to EHP.</p>
<p><b><u>FACTS ABOUT PREGNANCY</u></b></p>	<p>The disability date used to calculate Short Term Disability benefits for pregnancy is the date of birth of your child. If your doctor disables you prior to your delivery date, you must provide evidence of medical necessity to begin your disability prior to your delivery date. Periodic updates may be requested throughout your pregnancy to continue your disability if you have been disabled prior to your delivery date.</p> <p>The elimination period (2 weeks, 14 days), would begin on the date the doctor has disabled you, not necessarily the last day you worked. The standard disability period for a normal vaginal delivery is six (6) weeks; and for a cesarean section, the disability period is eight (8) weeks. Example: If you deliver vaginally, the first 14 days would be your own PTO/Vacation/Sick time, if you have no PTO/Vacation/Sick time then no benefits would be paid until your 16<sup>th</sup> day and you would receive four weeks of Short Term Disability making a total of six weeks. You would receive 6 weeks of disability pay after your 14 day elimination period if you had a cesarean section.</p>
<p><b><u>INCORRECT PAY</u></b></p>	<p>When an error has been made in an employee's pay, JHHS/JHH will make the appropriate corrections. It is the employee's responsibility to check for and immediately report errors to his/her supervisor and to Short Term Disability.</p>