



## Short Term Disability Insurance

### Administered by—Human Resources

The group plan summarized below applies to short-term disabilities commencing on or after January 1, 1999, and is subject to the terms and conditions of this Plan Document for Colorado State University's self-insured Short-Term Disability (STD) Income Replacement Plan. While the plan is intended and expected to continue, the University reserves the right to discontinue or revise it at any time.

### Plan Description

1. Short-Term Disability insurance is provided at no cost to you. Employees receive a \$4 STD allowance (taxable) each payroll and then the premium cost is deducted post-tax.

The plan provides a continuation of income in the event of illness, injury, surgery, or pregnancy for enrolled employees who exhaust their sick and annual leave balances. This plan provides for continuation of the monthly base salary beyond the exhaustion of accrued paid sick and annual leave up to the 60th continuous work day of absence caused by an eligible disability (illness, injury, surgery, or pregnancy). Replacement of covered monthly base salary earnings at 100%.

1. STD benefits commence after an "elimination period" of 10 continuous **working** days of absence or when all sick and annual leave is exhausted, whichever is later.
2. The STD benefits period of 60 work days runs concurrently with the elimination period, sick leave, and annual leave. **Note:** The maximum 60 day work benefit is based upon your medical diagnosis and recuperation period certified by your health care

provider (not all medical conditions qualify for the maximum). A routine pregnancy delivery allows for up to 30 work days and a caesarean delivery allows for up to 40 work days, subject to plan elimination period and use of leave accruals, etc. Examples for newborn birth of a child are listed below.

3. Benefits are payable for the duration of the disability based on supporting medical documentation, but no longer than 60 continuous workdays from the commencement date of the disability. The date of disability is determined by the physician, not necessarily when all sick and annual leave is exhausted. Benefits will cease upon the effective date of long-term disability benefits, retirement, the return to work date, or separation from service. Except in the two instances described below, benefits will not be paid during the summer term for participants with 9-month appointments:

- a. Benefits will continue into the upcoming summer term for 9-month appointees who have *no summer term* appointment for that summer term if they had received summer term appointments for two of the past three summer terms and who either:

- are already receiving benefits on the end date of their current spring semester appointment, or
- have completed the "elimination period" described in #2 above and who exhaust their accumulated sick leave on the end date of their current spring semester appointment.

In this instance, benefits for the summer term will be equal to the average appointment level and duration of the highest two appointments in the past three summer terms or until the disability ends, whichever is the shorter period.

### Short Term Disability—Newborn Birth



**Routine Delivery**—allows for replacement income up to a maximum of 4 weeks (20 work days) after satisfying the 2 week (10 work days) STD elimination period.

**Caesarean Delivery**—allows for replacement income up to a maximum of 6 weeks (30 work days) after satisfying the 2 week (10 work days) elimination period.

**Note:** STD is not payable until all sick and annual leave has been exhausted. Leave balances in excess of the maximum recuperation period may eliminate STD benefits. The maximum recuperation period is generally 6 weeks (30 work days) or 8 weeks (40 work days) for pregnancy recovery, unless medical complications are documented by your health care provider.

---

b. Benefits will be payable on the basis of the level and duration of the *approved summer term* appointment upon satisfaction of the conditions detailed in #2 above for 9-month appointees who are:

- already working on a summer term appointment,
- who have a summer term appointment, for the upcoming summer approved by the President or his designee at the time of the commencement of disability.

Benefits will continue until the end of the approved summer term appointment(s) or until the disability ends, whichever is the shorter period.

5. Required medical documentation specifying the length of an illness, injury, pregnancy, or surgery that will prevent the performance of essential job functions for 10 or more continuous working days.
6. The date of disability is determined by the medical documentation and approval by department.
7. STD benefits are payable once per condition or related condition.
8. STD benefits are paid once the completed application and supporting medical documentation is received, reviewed and approved by Human Resources.
9. An employee who is eligible to receive STD benefits and is able to work part-time can receive partial benefits. Note that the Short-Term Disability period of 60 continuous workdays would not be extended. The hours worked would be paid by the employee's department
10. STD benefits are not subject to retirement deductions and taxes.

## Actively at Work Provision

Coverage for employees absent from work on the effective date of coverage will be deferred until the employee commences or resumes active work.

## Application Procedures

Short-Term Disability applications are available from Human Resources. The completed application is submitted to the employing department which reviews the application in accordance with the criteria on the Plan Description items above. If the employing department approves the application, the department will forward the application and accompanying documentation to Human Resources.

## Termination of Coverage

Your insurance will terminate at the end of the month in which your active service stops, you cease to be in a class of employees eligible for coverage, your appointment drops below 50%, or the plan is terminated. There is no Conversion Policy for this Plan.

## Income Replacement Offset

The monthly Short Term Disability income replacement benefit may be offset by any disability income benefits (Worker's Compensation payable elsewhere).

