

### **3.1(2): Short-Term Disability Insurance**

This policy applies to all benefit eligible employees except employees in project-designated positions.

Short-term disability insurance provides continued income in the event that employees are disabled for a period longer than fourteen (14) calendar days.

#### **POLICIES AND PROCEDURES**

The insurance carrier determines eligibility, amount and duration of benefits. Employees should refer to individual certificates of insurance for specific policy provisions. Master Plan Documents are available for inspection in the Human Resources Department. Provisions in the Master Plan Documents shall prevail in all issues of coverage.

Short-term disability ("STD") insurance benefits pay an eligible employee a portion of the employee's pre-disability salary.

If deemed eligible by the carrier, STD insurance benefits begin on the latter of the first day after fourteen (14) consecutive calendar days of disability or the exhaustion of all sick leave accruals.

#### **Loss of Coverage/Separation of Employment**

If an employee separates from the County, STD insurance benefits and coverage cease on the last day of the month in which the employee separates from employment.

#### **Annual and Sick Leave Accruals**

Employees are required to use all accrued sick leave prior to being eligible for short-term disability benefits. Employees may supplement the STD benefit with available annual leave accruals to meet 100% of their pre-disability salary while receiving STD benefits. Employees are responsible for notifying the Human Resources Department of their intent to use accrued annual leave in this manner.

If an employee remains on medical leave after the exhaustion of disability benefits, employees are required to use all accrued vacation and comp-time accruals prior to being placed in a leave-without-pay status.

#### **Related Policies**

STD benefits will occur in conjunction with other County policies, including but not limited to the following.

### **3.1(2): Short-Term Disability Insurance (continued)**

#### **Family Medical Leave**

Employees applying for short-term disability are subject to the provisions of the Family Medical Leave Act (FMLA) as stipulated in the Adams County Family Medical Leave Policy 3.5(1). As per the FMLA Policy, when an employee is absent for illness related reasons, sick leave accruals must be exhausted before any other leave types are used.

#### **Leave Without Pay**

Employees applying for Short-term disability are subject to the leave without pay provisions as stipulated in the Adams County Leave-Without-Pay Policy 3.6(3). If an Employee is in unpaid status for more than fifty (50) percent of the pay period, they shall not accrue annual or sick leave. Employees shall receive accruals for the pay period, provided they have worked or were in an approved paid leave status for at least fifty (50) percent of the pay period.