

Section: Short-Term Disability (STD) and Long Term Disability (LTD) Insurance**Adoption Date:** 8/15/19**Revision Date:** 7/01/2022**Sponsoring Unit/Department:** Employee Service Center

Short-Term Disability (STD) Insurance

Short-term disability is an approved medical leave that provides partial compensation after a 60-calendar day waiting period, or the first unpaid leave day, whichever is later.

General Guidance for Short-Term Disability Insurance

- Due to the fact that each employee's circumstances are unique, employees should contact the Employee Service Center.
- Employees are required to apply for short-term disability when it appears likely a serious medical condition will incapacitate an employee for more than 60 days.
- STD covers the period from the 61st day of disability up to the 180th day after which long-term disability may cover an employee, if applicable.
- Engaging in other employment is prohibited while on an approved STD leave.
- Prior to returning to work, the employee is required to provide an acceptable fitness for duty certificate to the Employee Service Center. Employees may be able to return to work with limitations depending on the nature of the limitations and the employee's specific duties. (Link to Return to Work SOP currently under development).

Financial Benefits and Short-Term Disability Insurance

- The weekly benefit for an employee is: 66.67% of total weekly earnings to a maximum of \$1,154/week.
- The STD vendor will offset the STD benefits with other earnings or income benefits such as sick leave in accordance with the STD policy guidelines.

Leaves and Short-Term Disability Insurance

- Employees must exhaust all available leave, prior to receiving the weekly benefit. An employee who is approved for STD receives a percentage of their base monthly earnings.
- Short-term disability coverage runs concurrently with FMLA, medical, sick, annual, personal and parental leave. Beyond the 12 weeks of FMLA coverage an employee is responsible for the full payment of benefit insurance premiums.
- Employees are ineligible to receive donated leave while on approved STD or while an STD application is being reviewed.
- Employees covered by the Public Safety Personnel Retirement System [PSPRS] for the State of Arizona are subject to the disability provisions of the PSPRS.

Long-Term Disability (LTD) Coverage

The College and employees covered by the Arizona State Retirement System (ASRS) or the Pima Community College Optional Retirement Plan contribute to the Long-Term Disability (LTD) Insurance Program. If a covered employee has exhausted all benefits under the short-term disability policy and is still disabled, coverage is provided by the long-term disability benefits provided by the ASRS or Optional Retirement Plan.

General Guidance for Long-Term Disability Insurance

- There is a 180-calendar day waiting period, which typically is fulfilled by the initial 60- day waiting period for short-term disability and the 120-day short-term disability coverage period.
- An employee is required to apply for long-term disability benefits as soon as it becomes apparent that the disability may extend beyond 180 days.
- The employee is required to make application for Social Security Disability benefits as soon as it becomes apparent that they will be disabled for six continuous months. The basic monthly benefit is 66 2/3 percent of the monthly base salary as of the date of the disability. Benefits begin on the day following the waiting period. Additional benefits received by the employee will be directly subtracted from the basic monthly benefit provided by LTD.
- An employee on long-term disability may be separated from employment when the employee is totally disabled (as determined by appropriate medical certification) and unable to be accommodated for the disability in order to return to work or when the employee has exhausted protected service time.
- If not on paid leave, the employee is responsible for payment of insurance premiums (except under FMLA) and will be offered benefits under COBRA after going a month or more unpaid outside of the FMLA period.
- Employees covered by the Public Safety Personnel Retirement System [PSPRS] for the State of Arizona are subject to the disability provisions of the PSPRS.
- Engaging in other employment is prohibited while on an approved LTD leave.

Protected Service/Eligibility for Return to Employment

The College provides an employee on long-term disability with a period of protected service during which they may return to College employment to a comparable position and same salary placement as held prior to the beginning of disability.

Protected Service

The period of protected service eligibility, as defined below, begins on the last day of work.

Length of College Service	Period of Eligibility
1 Year to 3 Years	1 Year
3 Years + 1 day to 7 Years	2 Years
7 Years + 1 day to 10 Years	3 Years
10 Years + 1 day to 15 Years	4 Years

Length of College Service	Period of Eligibility
15 Years + 1 day or more	5 Years

Unpaid leaves of absence will be excluded when determining length of College service.

After an unpaid leave, employees must return to work for a period of at least three months before being eligible for additional protected service.

Return to Work (See Return to Work Policy)