



## Short Term Disability FAQ

The Cornell Short Term Disability Plan provides partial income benefits for all eligible Cornell nonacademic endowed and contract college employees who are unable to work due to an illness or injury not related to their job.

This FAQ provides a simplified summary of your benefits. Please refer to HR Policy 6.9 for a complete statement of the policy governing absences from work.

### ►Who is eligible for Short Term Disability?

In order to be eligible to receive benefits under Short Term Disability, you must:

- Be an eligible employee. Eligible employees include all regular full- and part-time nonacademic staff, as well as hourly student and temporary employees paid through the payroll system. Academic positions and high school students are not eligible for this benefit. (Temporary staff and hourly Cornell student employees are eligible for the benefits provided under the terms of the New York State Disability Law. These benefits differ from those described herein and are calculated on the average weekly wage, subject to a weekly maximum.)
- Have been continuously employed by Cornell for at least four weeks immediately prior to the disability or been employed by another New York State qualified employer within four weeks prior to employment at Cornell.
- Be absent for seven consecutive calendar days or more.
- Provide medical documentation of your inability to work due to a non-job-related illness or injury.

Terminated employees are eligible for the New York State mandated income benefits if they meet the preceding criteria and disability occurs within 28 days following the last day worked, provided they do not become insured through another employer's plan.

### ►What benefits will I receive?

If you are a regular full-time or part-time employee, you will receive one-half of your base salary as disability pay under this plan. This benefit may be supplemented by your accumulated health and personal leave or vacation pay, which will be applied in half-day units. This provides full wage replacement until your accruals are exhausted. Health, dental, and group life insurance premiums will continue to be deducted from your disability pay.

### ►Is there a waiting period?

Yes, the first seven (7) calendar days of absence from work are known as the waiting period. No Short Term Disability benefits are paid during this time. If you don't have any accruals to use, the seven-day waiting period will be completed without pay.

### ►What is the maximum number of weeks that I can receive Cornell Short Term Disability benefits?

The maximum benefit period is 26 weeks during any 52-week period. Any day you receive disability benefits in any amount is counted as a day of disability when calculating the 26 weeks. Short Term Disability and New York Paid Family Leave also share this 26 week entitlement period. Any days paid under NYPFL will deduct from the 26 week entitlement.

### ►If I return to work (from Short Term Disability) and again become disabled due to the same illness, must the waiting period be satisfied again?

If you become disabled as a result of the same illness or accident within three months of your return to work, disability benefits under this program will begin immediately.

### ►How is Medical Leaves Administration notified of my disability?

MLA monitors disability transactions in Workday, and will send a disability packet in the mail to your home address when you are placed on leave.

### ►When must a "Notice and Proof of Claim for Disability Benefits" (DB-450) be completed?

If you are absent for more than seven (7) calendar days you must have a DB-450 form completed by your doctor. If you see more than one physician, a DB-450 must be filed for each doctor you see during your period of disability. Medical Leaves Administration will send you this form automatically once we receive the Sick Leave Report.

### ►Can my department obtain a copy of the DB-450 after it has been received by Benefit Services?

Medical Leaves Administration treats this information confidentially. Under no circumstances will this information be released to your department.

### ►What happens if the DB-450 is not completed?

If the form is not completed and returned to Medical Leaves Administration, it could mean that your disability payments will be discontinued until your physician returns the completed DB-450. Contact Medical Leaves Administration at (607) 255-1177 any time you foresee a delay in getting the completed form from your health care provider.

### ►Must I have a release from the doctor before returning to work?

Yes, it is your responsibility to present written notification to your supervisor certifying you are able to return to work after an absence of five (5) consecutive working days or more. Employees who cannot produce such notification cannot be allowed to return to work.

### ►What happens if the doctor releases me to return to work on less than a full-time basis?

If you return to work 50 percent or less than 50 percent of your pre-disability work hours, you will receive full pay for the hours worked and disability benefits will continue to be paid for one-half of the time not worked. Health and personal leave or vacation may be used to supplement your salary for the remaining time to provide full wage continuation until you are released to return to work full time or until you have exhausted your 26-week maximum.

If you return to work more than 50% time, your Short Term Disability benefits end.

### ►Does Short Term Disability provide benefits for absences related to pregnancy?

The Short Term Disability program provides benefits any time your doctor certifies you are unable to work. Pregnancies, therefore, are covered the same as any other disability. There is no specific length of time provided for pregnancy-related disabilities. The length of disability will be determined by the doctor's certification.

### ►If a holiday falls during the period of disability do I receive holiday pay?

Yes, you will receive holiday pay for any holiday that falls during a period of approved disability. This means you will be paid as if you were an active employee on that day. Your vacation time is not used on a university holiday.

### ►What happens to my job while I'm on Short Term Disability?

A benefit-eligible staff member's position, or an equivalent, is held for a total of 26 weeks (182 days) of qualifying leave during any 52 week period. This calculation will include any leave time taken as NY Paid Family Leave, extended bonding leave, family health leave, and military leaves (as defined in the Family Leaves section of the Time Away From Work policy), as well as personal medical leaves, short term disability, and/or workers' compensation, including any partial days used under short term disability or workers' compensation. Return to work issues are individually considered and the job hold period of time may be extended for valid business reasons, including the provision of a reasonable accommodation. Contact a representative from MLA for further details.

### ►Coordination with the Family and Medical Leave Act

Cornell provides leave that goes beyond the minimum provisions of the federal Family and Medical Leave Act of 1993 (FMLA). Accordingly, the 12-week entitlement under the FMLA will run concurrently with the use of Medical Leaves, whenever applicable.

### ►How is Short Term Disability coordinated with Long Term Disability (LTD)?

Endowed Employees. During your short-term disability period, if your doctor's report indicates no approximate return to work date, or a return date beyond 26 weeks, Medical Leaves Administration will contact you in order to begin the Long Term Disability application process with the insurance company. It is to your advantage to complete the necessary forms and return them to Medical Leaves Administration as quickly as possible. The determination process for Long Term Disability benefits takes approximately two-three months. If you return to work in the meantime, your claim will be withdrawn.

### Contract College Employees:

Contract college employees who participate in the SUNY-ORP (Optional Retirement Plan) or who are NOT vested under NYSERS (New York State Employees' Retirement System) for disability benefits will follow the procedures outlined above, since benefits, if approved, will be paid by the Endowed Long Term Disability (LTD) Plan.

Contract college employees who are vested in NYSERS will be contacted by Benefit Services to begin the process of applying for NYSERS Disability Retirement Benefits.

**Note:** Employees who are vested in NYSERS may also be eligible for benefits from the Cornell Long Term Disability Plan if they elect to continue participating after NYSERS vesting. Contact Medical Leaves Administration at (607) 255-1177 for more information.

**Questions? Contact Medical Leaves Administration, located at 365 Pine Tree Road, (607) 255-1177.**

## Please Take Special Note:

New York State law and the Cornell Disability Program prohibit you from working at ANY other employment while you collect disability benefits.

Failure to observe this prohibition could lead to job suspension, termination, and/or civil and criminal penalties.

Please contact Medical Leaves Administration if you have any questions.