

Akron Metropolitan Housing Authority

Short-term Disability Insurance Policy and Claim Procedure

Following the completion of your new employee 30-day waiting period, you will be enrolled in the Akron Metropolitan Housing Authority's Employee Short-term Disability Insurance Plan. The Akron Metropolitan Housing Authority pays for the full cost of this insurance coverage for all qualified employees.

Short-term Disability Insurance can replace a portion of your income if you are unable to work for an extended period of time due to an off-the-job accidental injury or illness. (Illness includes a Pregnancy related disability or Complications of Pregnancy.) You must also be under the care of a Medical Provider as a result of your accidental injury or illness.

The Short-term Disability Plan will not pay a benefit for disabilities caused by: on-the-job accidental injuries or illness, that occur in the course of employment for wages or profit or that should otherwise be covered by Workers Compensation.

The Short-term Disability plan will pay you sixty-six and two thirds percent (66-2/3%) of your regular weekly income (not including overtime) up to a maximum benefit of \$1,500 per week. Benefits can begin on the thirty-first (31st) day of absence due to a qualifying injury or illness. Payments can continue for a maximum of twenty-two (22) weeks. The thirty days of continued absence can be satisfied by separate absences for the same injury or illness as long as they are not separated by more than a return to work for two consecutive weeks.

To apply for benefit payments under the Short-term Disability Insurance Plan, you need to notify the Akron Metropolitan Housing Authority's Human Resource Department within the first thirty days of taking extended time off work due to the disability and request a Short-term Disability Claim form. You must also notify the Akron Metropolitan Housing Authority's Human Resource Department of your intent to apply for the disability benefit or your intent to utilize available vacation time or sick time to replace your income.

If an employee has vacation time or sick time available after thirty-days of a qualifying absence, they must choose whether to collect the Short-term Disability benefit or continue receiving vacation time or sick time pay. You cannot collect from both. By electing to take the Short-term Disability benefit (at 66-2/3% of pay), an employee can save their accrued vacation time or sick time to use later. Choosing to receive vacation pay or sick time pay would enable you to continue to receive 100% of your pre-disability pay. If you choose to continue to use vacation time or sick time beyond the initial 30-days you will still be able to apply for Short-term Disability benefits if you run out of, or decide to stop collecting the vacation or sick time pay.

Payments can continue for a maximum of twenty-two (22) weeks or until you are able to return to work. Payments would also cease once an employee begins to collect OPERS disability or retirement benefits. **Employees receiving Short-term Disability benefits payments are required to notify the Akron Metropolitan Housing Authority's Human Resources Office immediately upon receiving a release to return to work from your health care provider or approval of OPERS disability or retirement benefits.**

Employees receiving Short-term Disability benefit payments will be responsible for paying their health insurance contributions, voluntary life insurance premiums and supplemental insurance (AFLAC) premiums directly to the Akron Metropolitan Housing Authority. The Akron Metropolitan Housing Authority cannot deduct these payments from the disability benefits but will notify the employee in writing that these premiums are due.

Employees receiving Short-term Disability benefit payments will not receive OPERS credits or contributions during the time they are collecting disability insurance benefits.

For more details on the Akron Metropolitan Housing Authority's Employee Short-term Disability Insurance Plan, please refer to your Employee Benefit Booklet provided by Medical Life Insurance Company.