

Short Term Disability FAQ

What is Short Term Disability?

- It is a short term income protection benefit plan that can replace a portion of an employee's income in the event a non-work related illness or injury prevents you from working. Qualifying reasons include childbirth, major surgery, etc.

Who pays for Short Term Disability?

- The City pays the premium for employees to the Municipal Insurance Trust of North Carolina, Unum is the third party administrator.

Who is eligible?

- Employees must be working at least 30 hours per week.
- Employees must be actively at work on the effective date of the short term disability. For purposes of this plan, actively at work means the active expenditure of time and energy in the service of the City, except that a Participant shall be deemed actively at work on each day of a regular paid vacation, or on a regular non-working day, on which he or she is not disabled, provided he or she was actively at work on the last preceding regular working day.

When will I use Short Term Disability?

- Employees should inform their supervisor and contact Human Resources as they normally would when they are out of work more than three days due to sickness or off the job accident.
- If applicable, Short Term Disability should be used first, if they are going to be out of work more than seven days.

What is the benefit amount?

- 60% of basic weekly salary.

What is basic weekly salary?

- Weekly salary means your gross weekly income including shift differential, in effect just prior to your date of disability. It includes your total income before taxes. It is prior to any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It does not include income received from bonuses, overtime pay, or any other compensation or income received from other than the City.

Will I be able to use accrued leave for the remaining 40% of my basic weekly salary?

- Yes. If employees have accrued leave available, it should be used in the following manner; compensatory leave, sick leave, vacation leave.

When will Short Term disability begin?

- 8th day of a disability due to off the job accident or sickness.
- Employees may use accrued leave for the first seven day waiting period, if available.

How is Short Term Disability paid?

- Employees are paid weekly through Unum.
- If employees have accrued leave to use, they will be paid on the normal bi-weekly schedule.

Is Short Term Disability taxable?

- Yes. Both federal and state taxes will be deducted.

Will Short Term Disability count toward my annual Family and Medical Leave (FMLA) entitlement?

- Yes, when applicable. In most situations, the absence would meet the definition of a serious medical condition that is required by FMLA. If you are eligible and your absence qualifies for FMLA, your absence will be deducted from your 12 week FMLA entitlement.

Can I use Short Term disability while on Workers' Compensation?

- No. Employees are not eligible for benefits during any period in which you are receiving or are eligible to receive benefits under Workers' Compensation.