



University Policy 357: Disability Insurance Programs

Category: 300 Human Resources

Subcategory: Benefits

Covered Individuals: Benefit Eligible Employees

Responsible Executive: Vice President for Finance and Administrative Services

Policy Custodian: Office of Human Resources, Associate Vice President for Human Resources

Last Revised: 2022/06/23

Previous USU Policy Number: Policy 357 Long-Term Disability and Policy 362 Short-Term Disability

357.1 PURPOSE AND SCOPE

The disability insurance programs are designed to replace a substantial portion of a benefit-eligible employee's income if he or she is unable to perform his or her regular occupation due to a qualifying event as determined by the disability insurance provider. Per the Genetic Information Nondiscrimination Act (GINA) of 2008, the University does not discriminate on the basis of genetic information.

357.2 POLICY

2.1 Short-Term Disability (STD) Insurance Program

All benefit-eligible employees are automatically enrolled in the STD insurance program. Employees may opt out of the STD insurance program within 30 days of hire or annually during the open enrollment period.

Payments received from the STD insurance provider are subject to federal and state taxes.

An employee may use 20% of accrued sick leave to supplement STD insurance payments (i.e. 8 hours of accrued sick leave per week of STD for 100% FTE). If the employee has no accrued sick leave, he or she may use accrued vacation leave to supplement the payments.

STD leave will run concurrently with the Family and Medical Leave Act (FMLA), as applicable.

2.1.1 Plan Benefits

STD benefits are paid according to the STD summary plan document. If there are discrepancies between the policy and the summary plan document, the plan document will prevail.

2.1.2 Employment Status and Other Benefits

An employee shall not be terminated for using STD benefits. The employee may be terminated for business decisions (e.g. reduction in force, termination of funding, etc.). Upon returning from STD, the employee shall resume the duties of his or her regular position or a position of equivalent status, seniority, and pay. Returning to work at the conclusion of a disability period requires the employee to obtain a release from the attending healthcare provider that indicates the employee is fit to return to work. This release must identify any work restrictions that may apply. If there are work restrictions, the University's Americans with Disabilities Act (ADA) Coordinator will determine, in coordination with the employee's supervisor, appropriate work accommodations. An employee can be terminated if they are unable to return to work after STD is exhausted (refer to 2.4 Long-Term Disability (LTD) insurance program).

An employee who voluntarily resigns while receiving STD benefits will continue to have STD coverage as determined by the STD insurance provider.

The University will continue to make contributions to the appropriate retirement plan or grant credit toward retirement on behalf of an employee on STD as applicable. Employee premiums for medical and dental coverages are waived during the period of disability.

2.2 Long-Term Disability Insurance Program

All benefit-eligible employees are covered under the long-term disability (LTD) insurance program. LTD benefits and applicable retirement benefits are paid according to the LTD summary plan document. The University pays the entire premium of the LTD insurance program.

357.3 RESPONSIBILITIES

3.1 Supervisors

Manage job vacancies and coordinate information with the Office of Human Resources when an employee is on STD leave. Responsible for contacting the ADA Coordinator for requested workplace accommodations.

3.2 Employees

Comply with requests for documentation such as application for STD insurance benefits and provide necessary medical information, as well as a return to work release from the attending healthcare provider.

3.3 Office of Human Resources

Administer the policy and process in accordance with the University's disability summary plan documents.

357.4 REFERENCES

- ADA (Americans with Disabilities Act as Amended 2008)
- FMLA (Family and Medical Leave Act as revised in 2010)
- GINA (Genetic Information Nondiscrimination Act of 2008)

357.5 RELATED USU POLICIES

- University Policy 323: Employees with Disabilities
- University Policy 351: Family and Medical Leave

Information below is not included as part of the contents of the official Policy. It is provided only as a convenience for readers/users and may be changed at any time by persons authorized by the President, subject to review by the USU Policy Committee.

RESOURCES

Procedures

- None

Guidance

- None

Related Forms and Tools

- None

Contacts

- Human Resources Solution Center, hr@usu.edu, (435) 797-0122

POLICY HISTORY

Original issue date: 1997/01/24 and 1997/01/24

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Previous revision dates: 2012/29/06, 1999/07/01, and 2020/01/10