

## **SHORT TERM DISABILITY**

The University's Short Term Disability coverage provides income protection in the event of a Short Term Disability, where the injury or illness is not work-related. For work-related injuries, please refer to Workers' Compensation Benefits.

### **Eligibility**

Hofstra University provides Short Term Disability coverage for eligible full-time administrators who have worked 1 year of continuous service and who are unable to work due to illness, pregnancy or injury resulting in the administrator's inability to perform the regular duties of his or her employment. As discussed below, eligibility will be determined by the University's insurance carrier.

The Short Term Disability coverage is subject to the terms of the University's insurance policy.

### **Benefits**

University Short Term Disability coverage takes effect on the 8<sup>th</sup> consecutive day of absence. Administrators with available leave time receive their regular pay for the first 7 days of absence.

Eligible administrators shall continue to receive full pay during the first 6 weeks of incapacitation within a 12-month period. After 6 weeks, pay may be reduced by one-half of the cost of the administrator's replacement.

Administrators may receive up to a maximum of 6 months of Short Term Disability benefits, after which point, an application may be made for Long Term Disability benefits.

The 12 weeks of job and benefit protection under the Family and Medical Leave Act of 1993 will run concurrently with the use of Short Term Disability, whenever applicable. The University will not protect an Administrator's position once the 12 week Family Medical leave is exhausted.

During any period of Short Term Disability, the University is entitled to receive and recoup any New York State disability payments to which the employee would have been entitled.

### **Administration**

#### **Medical Certification:**

To be eligible for University Short Term Disability coverage, the administrator must provide medical certification of the disability from a licensed New York medical provider that includes the starting and expected ending date of the

disability. The certification must be submitted to the Human Resources Department who will submit the certification and other paperwork as required to our insurance carrier for a determination of benefit qualification. The University may seek independent medical verification of the disability as a condition of receiving benefits.

**Return to Work:**

Administrators must return to work as soon as permitted by their health care provider. In addition, administrators must submit a "Fitness to Return to Duty" clearance to Human Resources which must state that the administrator is able to return to "full duty." An administrator whose absence has been designated as "Family and Medical Leave Act" ("FMLA") leave is eligible for reinstatement under the FMLA.

**Working Elsewhere**

To be eligible for continued disability benefits, the administrator must not engage in outside employment and is expected to avoid activities that may delay recovery and a return to work.

## **LONG TERM DISABILITY**

The University's Long Term Disability coverage provides income protection in the event of a long term disability, where the injury or illness is not work-related. For work related injuries, please refer to Workers' Compensation Benefits.

### **Eligibility**

The University provides Long Term Disability coverage at no cost for all full-time eligible administrators. Administrators may elect to pay for their own coverage by payroll deduction to avoid having to pay income tax on any benefits received. Full-time administrators become eligible for benefits once they have worked 1 year of continuous service at the University and have already received 6 months of Short Term Disability. Eligibility for Long Term Disability will be determined by the University's insurance carrier.

### **Benefits**

Long Term Disability Coverage provides salary replacement of 66 2/3 of the administrator's monthly wage base, with a maximum benefit of \$9,000 per month throughout a qualifying disability. The duration of benefits is dependent upon the age of the administrator at the time of the disability. For more information please contact Human Resources.

Long Term Disability benefits are considered taxable income, pursuant to IRS regulations. Administrators also have the option of paying their own Long Term Disability Insurance premiums on a after-tax basis. Administrators who pay their own insurance premiums will not have to pay income tax on the benefits received under the plan.

### **Administration**

After receiving 6 months of Short Term Disability, an administrator may be eligible to receive Long Term Disability. Administrators will receive an application from Human Resources with instructions on how to submit the application directly to the insurance carrier. The insurance carrier will then determine whether the administrator qualifies for Long Term Disability.