

# Short-Term Disability (STD) Department Instructions

View the policy and eligibility guidelines for benefits on Metro HR's website

## Claim Process – all forms may be located on HR's website under *Resources and Forms*

When an employee requests STD, **the Department must:**

- Confirm STD premiums are currently being withheld from the employee's most recent paycheck (verify in EBS)
- Have the employee complete the *FMLA & STD Insurance Premium Election Form* so he/she can elect how he/she wishes to pay premiums while on leave. If the employee is eligible for FMLA, he/she should be provided the appropriate FMLA request forms.
- Complete the first section of the STD disability claim packet and then provide the claim packet to the employee to read, fill out and take to his/her doctor who will complete the medical portion
- Once the entire packet is complete, the employee (or Department) should fax the claim form to Standard Insurance at 1-800-378-6053 or mail to the address listed on the claim form.
- Standard will review the claim packet, notify the employee, the Department and Metro Human Resources as to whether the claim was approved or denied. Standard estimates the response time for approval or denial is 5-7 business days if a late enrollment penalty is not involved and the entire claim packet contains all necessary information.
- If the claim is approved, Standard will assign a case manager to monitor the disability.

## Payroll, Leave and Benefit Information

- If approved, STD benefits will begin 7 consecutive calendar days (waiting period) after the employee became disabled. During these 7 days (typically 5 work days), the employee may be paid using sick or vacation leave.
- After the waiting period, the employee may elect to continue to receive a Metro paycheck using vacation or sick leave. Standard will pay benefits while the employee uses vacation, but not if the employee is being paid sick leave. Leave rules for the Health Department, MNPS, and Hospital Authority may be different.
- FMLA and STD must run concurrently and must be coded in EBS – so Department should contact their HR EBS Coordinator for help with EBS entry.
- While on FMLA and/or STD, employees are entitled to maintain medical, dental and vision coverage at the same rates. Premiums will continue to be withheld as long as the employee receives a paycheck from Metro.

## When STD Ends

- It's the employee's responsibility to notify the Department when they are released to return to work and/or their STD has ended. The Department must code EBS to show the employee has returned to work.
- If the employee is medically unable to return to work:
  - And the employee purchased LTD benefits, Standard will automatically transition them to LTD if they medically qualify for the LTD benefit (additional medical documentation may be required).
  - And the employee did not purchase LTD benefits, the Department should determine if the employee is eligible to apply for a medical disability pension or discuss resignation with the employee
  - The Department should make the appropriate entry into EBS and make any final payments to the employee that may be due.
  - The Department should go over the *Your Metro Benefits at Separation of Service* checklist with the employee, obtain his/her signature and return the checklist to Metro Human Resources.
- Insurance coverage will terminate on the date of the employee's second missed premium deduction after the STD benefits have ended or the final payment to the employee has been made, whichever is later.