

Short Term Disability Income

Frequently Asked Questions

Table of Contents

1. What is the waiting period?	2
2. When should I submit a disability income claim?	2
3. What is the benefit period?.....	2
4. What is total disability?	2
5. Can I enroll my spouse or dependents?	2
6. Is baby bonding covered under short term disability?.....	2
7. Do I have to use sick leave or annual leave first prior to receiving short term disability income?	2
8. Can I use short term disability income if I have to take time off to take care of a family member?.....	3
9. Does short term disability income cover me for a work-related injury?.....	3
10. How do I initiate the short term disability income claim process?	3
11. How is a claim filed?	3
12. Is my physician required to answer all health questions?.....	3
13. How much do I qualify for?	3
14. Once my short term income benefits have been reduced from 100% of my weekly base earnings is there anything to offset the reduction?	3
15. How long does it normally take to make a claim decision?.....	4
16. What is the maximum amount of time that I can be out on short term disability income? 4	
17. Does short term disability income provide me with job protection?.....	4
18. Whom should I call with questions about my claim?	4
19. If I am currently using the Supplemental Sick Leave Plan (SSL), am I still eligible to apply for short term disability income?	4
20. Am I able to appeal the process if my claim gets denied?.....	4
21. If my claim gets approved, how will I get paid?.....	4
22. What happens to my seniority, increment, longevity or leave accrual dates while I'm out on short term disability?	5
23. Do I still accrue leave while out on short term disability?.....	5

Short Term Disability Income

Frequently Asked Questions

1. What is the waiting period?

- a. *Waiting period is the number of continuous days at the beginning of your period of disability. Thirty (30) calendar days or the date you have exhausted your sick leave; whichever is later.*

2. When should I submit a disability income claim?

- a. *Submit a claim as soon as you believe your absence from work may extend beyond the waiting period. You may submit a claim up to 30 days for a planned disability claim i.e. scheduled surgery.*

3. What is the benefit period?

- a. *The benefit period is twenty-six (26) weeks.*

4. What is total disability?

- a. *Total disability refers to an Injury or Sickness (to include pregnancy) the Employee is unable to perform the activities of their employment with the employer and unable to perform the functions and duties of a person of the same age and gender. To be eligible for total disability, you may not be working at any job.*

5. Can I enroll my spouse or dependents?

- a. *No. Short term disability is only for State employees represented by the NEPBA and Teamsters Local 633. Effective July 1, 2014 short term disability will also be available to full-time Executive Branch employees who currently accrue sick leave.*

6. Is baby bonding covered under short term disability?

- a. *No.*

7. Do I have to use sick leave or annual leave first prior to receiving short term disability income?

- a. *You must meet the 30 day waiting period and “exhaust” your sick leave balance, whichever is later.*

Short Term Disability Income

Frequently Asked Questions

- 8. Can I use short term disability income if I have to take time off to take care of a family member?**
 - a. *No*
- 9. Does short term disability income cover me for a work-related injury?**
 - a. *No. Please see your agency HR representative to discuss workers' compensation.*
- 10. How do I initiate the short term disability income claim process?**
 - a. *Please contact your agency HR representative.*
- 11. How is a claim filed?**
 - a. *There is a claim form that must be completed in full and submitted to MMro or Agency HR. Instructions are included with the claim form; you can call MMro 866-516-6676 ext. 104(P) 248-262-5966(F) or your agency HR representative.*
- 12. Is my physician required to answer all health questions?**
 - a. *In order for your application to continue through the review process, your physician will need to provide the Plan Administrator with Proof of Disability.*
- 13. How much do I qualify for?**
 - a. *From calendar days 1 to 60 you receive 100% of your weekly base earnings;
From calendar days 61 to 120 you receive 85% of your weekly base earnings;
From calendar days 121 to 182 you receive 70% of your weekly base earning*
- 14. Once my short term income benefits have been reduced from 100% of my weekly base earnings is there anything to offset the reduction?**
 - a. *Yes. You may use accrued Annual Leave to offset any reduction of the weekly benefit up to 100% of your weekly base earning. You will not be able to use any other leave to offset any reduction of your weekly benefit.*

Short Term Disability Income

Frequently Asked Questions

15. How long does it normally take to make a claim decision?

- a. *Within ten (10) business days of the Plan Administrator's receipt of the completed application: A Nurse care Manager will reach out to you (the employee), and if needed, the employer to confirm and or clarify information provided.*

16. What is the maximum amount of time that I can be out on short term disability income?

- a. *The maximum duration for Short Term Disability income is twenty-six (26) weeks.*

17. Does short term disability income provide me with job protection?

- a. *No. Short term disability runs concurrent with FMLA. For additional questions on FMLA please see your agency HR representative.*

18. Whom should I call with questions about my claim?

- a. *Once you've received communication that your claim has been approved, you will receive a letter from MMro (Plan Administrator) with your case managers contact information. If you have questions regarding your pay, please contact your agency HR representative.*

19. If I am currently using the Supplemental Sick Leave Plan (SSL), am I still eligible to apply for short term disability income?

- a. *No. Once you have submitted request through the SSL plan for a specific event you will need to continue to go through the SSL plan. You may submit a claim under the Short Term Disability Income plan when there is a new medical 'event'.*

20. Am I able to appeal the process if my claim gets denied?

- a. *Yes, with the Plan Administrator. If your claim is denied, you may still appeal the decision through the Plan Administrator.*

21. If my claim gets approved, how will I get paid?

- a. *Through your normal payroll process.*

Short Term Disability Income

Frequently Asked Questions

22. What happens to my seniority, increment, longevity or leave accrual dates while I'm out on short term disability?

a. *Nothing, those dates do not change.*

23. Do I still accrue leave while out on short term disability?

a. *No, your actual leave accrual will resume on the day that you return to work.*