

## **NSU Short Term Disability Program Frequently Asked Questions**

### **What is Short Term Disability?**

The Short Term Disability Program will pay you 60% of your salary when you become sick or are injured and unable to work.

### **When am I eligible for the program?**

After 3 months of employment.

### **How does the program work?**

- There is a 7 calendar day waiting period for the program, so you must be out with an injury or illness that prevents you from working for at least 7 days. If you expect to be out longer than 7 calendar days and less than 6 months (26 weeks), you must apply for benefits under the Nova Southeastern University Short Term Disability Program.
- Inform your Supervisor and your Center HR Contact who will notify the Benefits Department.
- You will provide medical information to the Benefits department. It is possible that you will be asked to provide additional information to our service provider, Sun Life.
- Sun Life will perform a clinical review of your claim, approve it (or not) and determine the length of your disability period. They will send you notice of their determination.
- When your claim is approved, you will first be paid accrued Sick, Personal and Vacation leave and when your accrued time is used, you will receive 60% of your salary for the duration of your disability period.

### **If my leave begins 6/29/2010, will I be eligible for SHORT TERM DISABILITY beginning 7/1/2010?**

SHORT TERM DISABILITY will apply to leaves beginning on or after 7/1/2010. Any leave starting **prior** to 7/1/2010 will be covered by the current sick leave policy.

### **I have been on medical leave since 5/10/2010 and will not be able to return to work until 8/2/2010. Can I get SHORT TERM DISABILITY beginning 7/1/2010?**

SHORT TERM DISABILITY will apply to leaves beginning on or after 7/1/2010. Any leave starting **prior** to 7/1/2010 will be covered by the current sick leave policy.

### **Can I use Short Term Disability Benefits to take care of a sick family member?**

- No, Short Term Disability Program benefits are payable only for your own health condition, not to take care of someone else that is sick.

### **When do I return to work?**

- You are required to return to work at the end of your disability period.
- If you are denied Short Term Disability Program benefits, you are expected to return to work unless an appeal is pending with the service provider.

### **What If I cannot return to work after 6 months (26 weeks)?**

- If you expect that you will be unable to return after 6 months, the Benefits Staff will help you file a Long Term Disability claim at which point your employment will also end. Long Term Disability payments begin after 6 months.
- A period of Extended Medical Leave may be granted to employees with 5 years or more of service and who have been approved for Long Term Disability for a total of 12 months of Short Term Disability and Extended Medical Leave, combined. This will allow Long Term employees with large sick leave accruals to use the accruals during an extended period of disability.

### **What will happen with my benefit premiums while I am on Short Term Disability?**

- NSU will continue to pay the employer contributions for medical premium for up to six months. (Premiums for short-term and long-term disability and life insurance will continue to be paid by NSU for the duration of the medical leave.)
- The employee portion of the premium will be deducted from disability pay.

**If I am on Short Term Disability, do I get paid holidays?**

No, if you are on leave you will not be paid for holidays but disability pay will be paid.

**Questions?**

You can refer to the OHR website for more information, or contact HR4U:

Email: at [HR4U@NOVA.EDU](mailto:HR4U@NOVA.EDU)

Telephone 954-262-4748

<http://www.nova.edu/cwis/hrd/benefits/>