

## Benefits Department- Short Term Disability and Long-Term Disability FAQs

### Short Term Disability

- 1) Does MUSC University offer Short Term Disability (STD)?
  - a. MUSC University offers short term disability to employees; **STD plans are not administered by the State's insurance office, (PEBA), nor are the plans employer funded.** This means that STD is paid for by the employee in the form of premiums from their paycheck. MUSC contracts with two authorized vendors, AFLAC and American Fidelity Assurance, who provide short term disability to employees. Refer to the [Benefits contact list](#) for contact information. Payroll deductions can be arranged for automatic deductions. Employees can enroll in Short Term Disability anytime throughout the year prior to sickness or injury.
- 2) What is the difference between Short and Long-Term Disability coverage?
  - a. Short Term disability (STD) pays a percentage of your salary if you become temporarily disabled, meaning that you are not able to work for a short period of time due to sickness or injury (excluding on-the-job injuries, which are covered by workers compensation insurance). Short term disability (STD) benefits start after you have met a 7-day waiting period and can provide a benefit for up to three months. STD benefits pay 60% of your pre-disability salary. Short term disability lasts up to three months. A major reason why short term disability is needed is to cover the waiting period required for long term disability policies. Long term disability benefits begin after either a 90 or 180 day waiting period has been met. Long Term Disability lasts until you can return to work or the number of years stated in the policy. For more information regarding Long Term Disability, please review the Long-Term Disability section in this FAQ.
- 3) Will Short Term Disability pay in addition to annual or sick leave pay from MUSC?
  - a. Yes, since short term disability is employee funded only meaning MUSC doesn't pay for this benefit on behalf of employees, it is paid in addition to annual and sick leave.
- 4) What is the difference between FMLA and Short-Term Disability?
  - a. The primary benefits of the Family Medical Leave Act are job protection, and continued access to health insurance. FMLA is an unpaid leave whereas Short Term Disability does not provide job protection, it just replaces income while you are disabled and unable to work.
- 5) How do I know if I have Short Term Disability or Long-Term Disability?
  - a. Login to [MyRecords](#) and view your paystub to see if you currently have Short Term Disability benefits being deducted. If you are enrolled in MUSC's health insurance, you are automatically enrolled in the basic long term disability. If you have the supplemental long-term disability plan however you will see a premium listed for SLTD on your paystub. You may login to [MyBenefits](#) to discover if you enrolled in long term disability.
- 6) How do I sign up for Short Term Disability coverage and how much does it cost?

- a. You can sign up for Short Term Disability coverage anytime throughout the year by emailing or calling the two MUSC approved STD vendors. Their contact information is listed on our [website](#). The premium is based on your salary and your age. The vendor can provide plan specifics and rates of coverage.
- 7) Can I sign up and receive Short Term Disability benefits if I am already disabled?
- a. Generally, no, short term disability must be in effect prior to a disability meaning you can't sign up for the benefit once you are already disabled. Please note, for pregnancy you must have the STD policy in place for 10 months prior to being eligible for any coverage. Please contact the vendors for details.
- 8) How can I apply to start receiving short term disability benefits?
- a. Contact your STD vendor prior to disability or shortly after. They will provide you with a packet of information for you and your physician to complete. They will also have an Employer statement. When you receive the employer statement send it to [benefits@musc.edu](mailto:benefits@musc.edu) for completion. We will send the completed form back to you to send to the vendor directly.

## Long Term Disability

- 1) What long term disability plans does MUSC offer?
  - a. **Basic Long Term Disability:** Employees are automatically enrolled in Basic Long Term Disability at no cost if they enroll in health insurance. Basic Long Term Disability protects a part of your income if you become disabled.
    - i. **Benefits overview**
      - A 90-day benefit waiting period;
      - A monthly benefit<sup>1</sup> of 62.5 percent of your predisability earnings, reduced by deductible income;
      - A maximum \$800 monthly benefit; and
      - A maximum benefit period to age 65 if you become disabled before age 62. If you become disabled at age 62 or older, the maximum benefit period is based on your age at the time of disability
  - b. **Supplemental Long-Term Disability:** This optional disability insurance plan provides more protection for you and your family. This benefit provides:
    - Competitive group rates;
    - Survivors benefits for eligible dependents;
    - Coverage for injury, physical disease, mental disorder or pregnancy;
    - A return-to-work incentive;
    - SLTD conversion insurance;
    - A cost-of-living adjustment; and
    - Lifetime security benefit.

- **Benefits overview**
  - A 90-day or 180-day benefit waiting period;
  - A monthly benefit<sup>1</sup> of 65 percent of your predisability earnings, reduced by deductible income;
  - A minimum \$100 monthly benefit; and
  - A maximum \$8,000 monthly benefit.
  
- 2) How and when can I sign up for the supplemental long-term disability plan?
  - a. You can enroll in Supplemental Long-Term Disability through your initial enrollment (as a new hire) or throughout the year with medical evidence.
  
- 3) How much does the supplemental long-term disability plan cost?
  - a. Please visit the [SLTD premium calculator](#) to determine cost.
  
- 4) How can I apply to start receiving basic and or supplemental long-term disability benefits?
  - a. Please contact [benefits@musc.edu](mailto:benefits@musc.edu) to start the paperwork process.
  
- 5) Where can I find more information regarding Long Term Disability plan coverage?
  - a. Please review the [LTD Certificate of Coverage PDF](#), the [SLTD booklet](#) and the [SLTD FAQ](#).
  - b. More information can also be found by visiting the LTD section of our [Benefits website](#).
  - c. Information can be found in the [2020 Insurance Benefits Guide](#) on PEBA's website [www.peba.sc.gov](http://www.peba.sc.gov).
  
- 6) What happens if I am Faculty and dually employed by both the University and MUSC Physicians?
  - a. Faculty members should contact both the University and MUSC Physicians' Benefits Departments to obtain information regarding their disability policies.