

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

Short Term Disability (STD)

1) Q: Does MUSC University offer Short Term Disability?

A: Yes, 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 employees pay for STD coverage in the form of premiums deducted from their paychecks. 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) Q: What is the difference between Short and Long Term Disability coverage?

A: Short Term Disability 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 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. Short Term Disability covers the waiting period required for Long Term Disability policies. Long Term Disability benefits begin after a 90 or 180-day waiting period. 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) Q: 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) Q: What is the difference between the Family Medical Leave Act (FMLA) and Short-Term Disability?

A: The primary benefits of FMLA are job protection, and continued access to health insurance. FMLA is an unpaid leave whereas Short Term Disability does not provide job protection; its purpose is to replace income while you are disabled and unable to work.

5) Q: How do I know if I have Short Term Disability?

A: Login to [MyRecords](#) and view your paystub to see if you currently have Short Term Disability benefits being deducted by one of the STD vendors, AFLAC or American Fidelity Assurance.

6) Q: 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](#) under Supplemental Insurance Vendors. The premium is based on your salary and your age. The vendor can provide plan specifics and rates of coverage.

7) Q: 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 cannot 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) Q: 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 provide you with an Employer statement. When you receive the Employer Statement, send it to benefits@musc.edu for completion. We will send the completed form back to you to send to the vendor directly.

Long Term Disability (LTD)

9) Q: What Long Term Disability plans does MUSC offer?

A: MUSC offers Basic Long Term Disability (LTD) and Supplemental Long Term Disability (SLTD). These plans are offered by PEBA and are administered by the Standard Insurance Company.

- 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.

Benefits overview

- A 90-day benefit waiting period;
- A monthly benefit 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. SLTD is not employer funded, meaning the employee will pay for this coverage through premiums deducted from paychecks. The premium is determined by your age as of the preceding January 1 and your chosen waiting period.

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; cost-of-living adjustment; and lifetime security benefit.

Benefits overview

- A 90-day or 180-day benefit waiting period;
- A monthly benefit of 65 percent of your pre-disability earnings, reduced by deductible income;
- A minimum \$100 monthly benefit; and
- A maximum \$8,000 monthly benefit.

10) Q: How do I know if I have Long Term Disability?

A: Login to [MyRecords](#) to view your paystub. If you are enrolled in MUSC's health insurance, you are automatically enrolled in the Basic Long Term Disability; you will not see a separate deduction for LTD. If you have the Supplemental Long Term Disability (SLTD) plan you will see a premium listed for SLTD on your paystub.

11) Q: How and when can I sign up for the Supplemental Long Term Disability plan?

A: You can enroll in Supplemental Long Term Disability during your initial enrollment (as a new hire) or throughout the year with medical evidence. If you are outside of your initial enrollment period and wish to begin the medical evidence process, email benefits@musc.edu for next steps.

12) Q: How much does the supplemental long-term disability plan cost?

A: Please visit the [SLTD premium calculator](#) to determine cost.

13) Q: How can I apply to start receiving Basic and or Supplemental Long Term Disability benefits?

A: Please contact benefits@musc.edu to start the paperwork process to file a claim.

14) Q: Where can I find more information regarding Long Term Disability plan coverage?

A: Please review the [Basic LTD Certificate of Coverage PDF](#) and the [SLTD Certificate of Coverage PDF](#), the [SLTD booklet](#) and the [LTD/SLTD FAQ](#).

More information can also be found by visiting the LTD section of the MUSC University [Benefits website](#), the [Insurance Benefits Guide](#) on [PEBA's website](#) and the [Standard's website](#).

15) Q: 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.