

DISABILITY BENEFIT GUIDELINES – UMMC

EXEMPT

| Day #1-14 | Day #15-180 (STD) | Day #181-364 (LTD) | 1 Year from date of disability |
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| <ul style="list-style-type: none"> • Must use any UMMC' accrued sick leave. • If sick leave is exhausted, employee must use all other accrued leave in the following order: sick/holiday/personal/vacation • All accrued leave must be utilized before taking unpaid leave. • If applicable, leave will be coded as FMLA or approved leave. | <ul style="list-style-type: none"> • Before benefits would be payable under this plan, the disability would have to extend past a certain waiting period, called the "elimination period." That waiting period is 14 consecutive calendar days. • While no benefit is payable for the first 14 continuous calendar days, you will receive salary continuation during the elimination period in accordance with the UMMS sick leave program. <p>Benefits begin on the 15th calendar day of total disability. The weekly benefit is:</p> <ul style="list-style-type: none"> • 60% of your weekly earnings, up to a maximum of \$2,500 for days 15-180 of the disability period. • During the period that STD is in effect, you may choose to supplement the 60% benefit with accrued sick, personal, vacation or PTO time so that you receive 100% of your regular earnings. <p>The maximum duration of benefits is 180 days of disability.</p> <p>No benefit is payable unless you are under the regular care of a physician (not a member of your immediate family).</p> | <ul style="list-style-type: none"> • Start of Long Term Disability, (LTD) – All remaining accrued leave may be paid out to the employee upon the employee's request. This does not include accrued sick leave. Payroll will issue a final paycheck. • LTD benefit paid by Liberty Mutual if approved. LTD benefit is 60% of base monthly salary. LTD benefits may not be supplemented with available leave time. Check is issued monthly. <p>*Health Benefit Premiums paid directly to UMMC</p> | <ul style="list-style-type: none"> • Employee must be separated from UMMC. • If still disabled, will continue to receive LTD benefit from LTD administrator. |

What is FMLA?

The Family and Medical Leave Act (FMLA) is a federal law that allows you to take up to 12 weeks of job-protected leave if you are unable to work due to an accident or illness, a family member's illness, or the birth, adoption or foster care of a child, or for any qualifying exigency arising out of certain covered active duty, National Guard and Reserve military service. FMLA allows you to take up to 26 weeks off to care for an injured or ill service member. FMLA time can be used for consecutive days or intermittent periods. In order to qualify for FMLA, employees must have worked 12 months within UMMS and 1250 hours within the last 12 months.

How do I request a STD claim or FMLA to Liberty Mutual?

You may open a claim 24 hours a day, 365 days a year either by calling the toll free number **844-208-1665** or by submitting the claim or leave via the secure website by going to *HRConnections*, select FMLA & Disability, which will direct you to www.MyLibertyConnection.com.

What if I am on a disability claim?

When you go out on a Short Term Disability (STD) claim, an FMLA will be opened automatically on your behalf by Liberty Mutual. STD and FMLA can run concurrently; STD benefits pay you while you are disabled from your job, while FMLA protects your job while you are out.

Liberty Mutual's process is to track STD and FMLA leaves simultaneously. You may be asked for supporting medical information to support your STD claim. Once the medical information is received and it is complete, STD and FMLA will be approved concurrently, without having to submit additional medical information for FMLA approval.

If STD is not approved, you may receive an additional request for an FMLA medical certification if needed.

If you have any further questions about FMLA and Short Term disability, you can submit any questions via *HRConnections* Online or by calling the *HRConnections* Service Center at 1-855-4UMMSHR (1-855-486-6747).

***In order to maintain your health/dental benefits an employee must continue to pay their premium contribution. If anytime the active employee does not receive a paycheck from UMMC, the employee is responsible for paying their contribution directly to UMMC. Contact HR Connections Service Center online at www.umms.org/hrconnections, or call 1-855-486-6747 or 443-462-5900.**