

## **Short-Term Disability Insurance**

Short-term disability insurance is provided to all Library employees for their own serious health conditions for which a medical provider indicates the employee is unable to report to work for an extended period of time. Disability insurance offers a maximum of 26 weeks of paid benefits. Because the Library offers an enriched plan, employees on disability leave receive 60 percent of their average weekly earnings, up to a maximum benefit defined by the insurance provider.

An employee who is taking leave because of their own serious health condition must first use any accrued paid time off benefits (Sick/Personal/Vacation) before utilizing short-term disability benefits. **NOTE:** Once a medical provider has provided a written note indicating that an employee is disabled and is unable to report to work, the employee **MUST** immediately apply for short-term disability benefits. Upon applying for benefits, there is a mandatory one-week waiting period before benefits begin on the eighth day. This is an unpaid waiting period; therefore, paid-time-off benefits may not be used during the 7-day period.

The Library requests that employees give as much notice to the Library as possible prior to applying for short-term disability. An employee undergoing planned medical treatment is requested to make a reasonable effort to schedule the treatment in advance so as to minimize disruptions to Library operations. While on leave, employees are requested to report to the Library Director every 30 days on the status of their eligible condition and their intent to return to work.

Full-time employees using short-term disability leave for a period of more than 30 days will not continue to accrue paid time off benefits (Sick/Personal/Vacation) or any other paid time off until they return to work.

A full-time employee on short-term disability leave for a period of over 90 days will no longer be eligible for Library-sponsored health insurance benefits. An employee may be eligible to continue health insurance benefits at their own expense under the COBRA Law.

Employees requiring time off to tend to the health conditions of a family member should consult the *Paid Family Leave* section of the Handbook.