SHORT TERM DISABILITY (STD)

Harvard provides eligible employees with STD benefits of up to 26 weeks in a consecutive 52-week period due to injury or illness. You do not need to enroll in this benefit and there is no cost to you for participating. Disability claims and documentation will be reviewed and decided on by Harvard’s STD claims adjudicator, The Standard Insurance Company (The Standard).

STD COVERAGE

STD pays between 70% and 100% of your pay, depending on your job classification and years of Harvard service. Generally, you must satisfy a waiting period or “spend down” a certain number of sick days before STD pay can begin.

Eligibility

To be eligible for STD, employees must meet the following criteria:

• Administrative and professional staff or overtime-eligible, non-bargaining unit support staff who work at least 17.5 hours per week, and have completed their orientation and review period
• HUCTW staff who work at least 17.5 hours per week
• Service and trade employees who meet the criteria of their collective-bargaining agreements
• Postdoctoral fellows who are stipendees doing Harvard research and work at least 17.5 hours per week

Benefit period

STD covers up to 26 weeks in 52 consecutive week period in which you are unable to perform the material duties of your job due to a medically determined physical or mental condition. STD provides salary replacement during this leave.

• In cases where the disability is continuous, STD eligibility ends 26 weeks after the last day worked, regardless of the number of weeks actually funded by STD.
• No more than 26 weeks of disability-related absence within a 52-week period will be covered under STD. Disability-related absence that is charged to sick, vacation or personal time is considered a part of the 26-week leave period. Using paid time off instead of STD pay does not extend the maximum STD period.

Waiting period criteria

• Administrative and professional staff must be out of work for two continuous weeks, which is the STD waiting period. The waiting period can be paid with accrued sick, vacation or personal time, or a combination. If you have no accrued paid time off, the waiting period will be unpaid. If your sick balance exceeds 40 days, you must use up to 25 days of sick time or “spend down” to a balance of 40 days, whichever comes first. The two-week waiting period and any applicable “spend-down” count toward the 26-week STD maximum benefit period.
• Clerical, technical, and service and trade staff must meet the requirements outlined in their collective-bargaining agreement. The waiting period, and any applicable “spend-down” count toward the 26-week STD maximum benefit period.

Once the waiting period or “spend down” period has been met, STD can be taken consecutively or intermittently.
Salary replacement

- Administrative and professional staff, non-bargaining-unit support staff, and eligible postdoctoral fellows receive 75% of base pay if their benefits-eligible service is less than seven years, and 100% if it is at least seven years.
- HUCTW staff receive 70% of base pay if their benefits-eligible service is less than seven years, and 100% if it is at least seven years.
- Service and trade staff receive benefits as outlined in their collective-bargaining agreements.

If your salary increases while you are on disability leave, your STD benefit amount will also increase. You may substitute sick, vacation, or personal time for STD pay, but cannot supplement the reduced pay level with accrued time. Again, use of paid time off does not extend the 26 weeks of STD.

If your employment status changes and you lose eligibility, your STD coverage will automatically end. STD benefits are not payable for any period in which salary is not normally paid.

Claim procedure

Report a claim to your Local HR Contact and The Standard as soon as you believe you will be absent from work for any amount of time for pregnancy and for all other disabling conditions beyond the waiting period. If you are uncertain about how long you will be absent or whether you should file a claim or not, we suggest that you file your claim. This offers you some peace of mind and allows for The Standard to begin its review and ensures timely payment of your benefits if appropriate. You may report a claim up to four weeks in advance of a planned disability absence, such as childbirth or scheduled surgery.

To file a claim, call The Standard at 1-855-758-4775.

Determination of disability

Your physician(s) will be asked to provide a signed certification and, at times, to submit clinical notes from office visits. The Standard will use national disability guidelines and conduct reviews of your medical records to assess claims.

Pregnancy-related disability

Birth mothers can take eight weeks of STD leave following the birth of a baby, as part of Harvard’s maternity leave package. There is no waiting period. The use of accrued paid time off after the birth of the baby will not extend the STD eligibility period.

Birth mothers may cease work two weeks prior to their due date without medical certification, but would need to use their PTO. If the baby is not born by the due date, the mother may continue this leave until the date of the baby’s birth. The mother must have medical certification in order to leave sooner than two weeks prior. Birth mothers will have a 12- to 13-week leave for the birth of a baby as outlined in the Personnel Manual or collective-bargaining agreement.

Part-time benefits

Working part-time while on STD is encouraged. Working part-time does not extend the 26-week period of eligibility. Contact The Standard and your Local HR Contact for details.

Retroactive STD claim

Retroactive STD claims are limited to the first day of the month in which the completed claim is received. A retroactive STD claim is a claim that is received for review beyond one month from the onset of the disability.

It is the responsibility of the employee, his/her physician(s) and Local HR Contact to ensure all required documents are sent to The Standard in a timely fashion. If STD is approved, The Standard will notify Disability Payroll to process the STD benefit payment. However, STD will only be paid for the current month period if it is received beyond one month from the onset of disability. Example: Last day worked was January 2 but all forms were not received until March 2. If approved, STD pay will begin in March.
Any prior period not approved for STD will be paid either by the employee’s PTO balances, be unpaid, or by departmental costing. (Please note that this will not extend the overall 26 weeks of STD leave.)

**Paid time off accrual**

Accrual of sick time, vacation time and personal time differs as follows:

- Professional and administrative staff and eligible post-doctorate fellows will not accrue time off during leave.
- Clerical and technical staff will accrue paid time off during leave.
- Service and trade staff will accrue benefits as outlined in their collective-bargaining agreements.

**Returning to work**

In order to return to work following an absence due to a disability leave, you must provide your Local HR Contact with written documentation from your physician clearing you to return to work. Local HR will not authorize your return without this documentation. There are two ways to return to work: with no restrictions or with restrictions. Your physician must provide written documentation that indicates whether you have restrictions or not.

**Family and Medical Leave Act**

Eligible employees are guaranteed protection under the Family and Medical Leave Act (FMLA) for 12 weeks a year for covered situations. The FMLA year begins on the first day the employee uses the coverage for any reason. FMLA guarantees the right to one’s own job and continued benefits coverage.

For more information, please review the following:

- Claim packet
- Employee FAQ

Additional materials may be found under Documents & Contracts > Total Rewards > Short Term Disability.