

# SHORT TERM DISABILITY (STD)

Harvard provides eligible employees with STD benefits at no cost. You do not need to enroll in this benefit, which covers up to 26 weeks of disability during which you are unable to perform the material and substantial duties of your job due to injury or illness. Harvard's STD program allows up to eight weeks of paid maternity leave for birth mothers. Disability claims and documentation will be reviewed and decided on by Harvard's STD claims adjudicator, Lincoln Financial Group. STD benefits will run concurrently with other eligible leaves such as federal Family and Medical Leave and Massachusetts Paid Family and Medical Leave.

## STD COVERAGE

STD pays between 75% and 100% of your pay, depending on your job classification and, for union members, years of Harvard service. Generally, you must satisfy a waiting period before STD benefits 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
- Employees covered by a collective bargaining agreement must meet the eligibility criteria outlined in their collective-bargaining agreement
- 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 of disability during which you are unable to perform the material and substantial duties of your job due to an injury or illness. STD provides salary replacement during this leave.

- In cases where the disability is continuous, STD eligibility ends 26 weeks from the date of the disability, regardless of the number of weeks actually funded by 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

Employees must be out of work for seven calendar days, 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 or choose to not use your accrued time, the waiting period will be unpaid. The waiting period counts toward the 26-week STD maximum benefit period.

Once the waiting period has been met, STD can be taken consecutively or intermittently.

### Salary replacement

- Administrative and professional staff, non-bargaining-unit, overtime-eligible support staff, and eligible postdoctoral fellows receive 100% of base pay.
- Employees covered by a bargaining unit agreement receive 75% of base pay if their benefits-eligible service is less

than seven years, and 100% if it is at least seven years.

If your salary increases while you are on STD, your STD pay 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 leave of absence specialist or local HR Office and Lincoln Financial Group 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 Lincoln Financial Group 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 Lincoln Financial Group at 844-600-3978 or go to [www.mylincolnportal.com](http://www.mylincolnportal.com). Please read [Reporting Your Medical or Family Care Leave](#) for information about filing an STD claim and related leaves of absence.

## Determination of disability

Your physician(s) will be asked to provide proof of disability to substantiate your disabling condition. This information could include office treatment notes, test results, prescription histories, specific restrictions/limitations and treatment plans from all treating physicians. Lincoln Financial Group Integrated Claims Specialists will conduct a review of your medical records as well as use national disability guideline to assess claims.

Lincoln Financial Group will attempt to contact your physician on your behalf to obtain the information needed to make a claim determination; however, you are ultimately responsible for making sure your physician provides the Lincoln Financial Group with this information. Your physician will need to provide information as soon as possible, but no later than 30 days, to avoid any delays in your claim determination and potential impact to your STD pay. If your physician does not respond to requests, the Lincoln Financial Group will notify you via phone and letter.

## 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 for STD benefits. 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 proof of disability in order to leave sooner than two weeks prior. Birth mothers have up to 20 weeks of leave for the birth of a baby under the Massachusetts Paid Family and Leave law. For more information on bonding leave following maternity leave, go to the [HARVie page on MAPMLA](#).

## 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 Lincoln Financial Group and your leave of absence specialist or local HR Office for details.

## Retroactive STD claim

A retroactive STD claim is a claim that is received for review beyond 30 days from the onset of the disability. Retroactive STD claims are limited to the first day of the month in which the completed claim is received.

It is the responsibility of the employee, his/her physician(s) and leave of absence specialist or local HR Office to ensure all required information is sent to Lincoln Financial Group in a timely fashion. If STD is approved, Lincoln

Financial Group 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 more than 30 days after the onset of disability.** Example: Last day worked was June 15th but all information was not received until August 15th. If approved, STD pay will begin on August 1st.

Any prior period not approved for STD will be paid either by the employee's PTO balances, departmental costing or be unpaid. (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

Harvard University has a highly customized return to work process, which includes providing required written documentation from your physician clearing you to return to work. Your physician must provide written documentation that indicates whether you have restrictions or not.

Please call your leave of absence specialist or local HR Office at least two weeks before your anticipated return to work date if possible to discuss the return to work process. You will not be permitted to return to work without authorization from your leave of absence specialist or local HR Office.

Should you require accommodations or have restrictions upon your return, you will need to contact your leave of absence specialist or local HR Office to begin an interactive exploration process. For more information, review the [Reasonable Accommodation Fact Sheet](#), which explains Harvard's reasonable accommodation request process.

## Family and Medical Leave Act and Massachusetts Paid Family and Medical Leave

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. Go to the Staff Personnel Manual on HARVie for more [information on Harvard's FMLA policy](#).

Harvard provides all eligible employees with Massachusetts Paid Family and Medical Leave (MAPFML) benefits. Harvard has been approved by the Massachusetts Department of Family and Medical Leave to provide these benefits directly to its employees through its own "private plan" (rather than requiring its employees to also go to the Commonwealth to seek approval and payment for such leaves, like many other employers).

A detailed overview of these benefits, how it coordinated with other benefits such as STD and important information about how to apply for them may be found on the [HARVie page on MAPMLA](#).

For more information, please review [Reporting Your Medical or Family Care Leave](#).

Additional materials may be found under [Forms & Documents](#) > Total Rewards > Short Term Disability.

