

Short Term Disability

Harvard provides eligible employees with short term disability (STD) benefits at no cost, with no enrollment required. The benefit covers up to 26 weeks of disability if you are unable to perform the material and substantial duties of your job due to injury or illness. The STD program allows up to eight weeks of paid maternity leave for the parent who gives birth. Claims and documentation are reviewed and decided by Harvard's STD claims adjudicator, Lincoln Financial Group (Lincoln). STD benefits run concurrently with other eligible leaves such as federal Family and Medical Leave (FMLA) and Massachusetts Paid Family and Medical Leave (MAPFML), and other state leave laws.

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

You are eligible for STD if you are:

- An administrative and professional staff or overtime-eligible, non-bargaining unit support staff, working at least 17.5 hours per week and have completed your orientation and review period.
- Covered by a collective bargaining agreement and meet the eligibility criteria outlined in your collective-bargaining agreement.
- A postdoctoral fellow/stipendee doing Harvard research, working 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.
- A disability-related absence that is charged to sick, vacation, or personal time is considered 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

You 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, personal time, or a combination. If you have no accrued paid time off or choose not to 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 you cannot supplement the reduced pay level with accrued time. Again, the 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 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, we suggest that you file your claim. This offers you some peace of mind and allows Lincoln 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 at 844-600-3978 or go to 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 will be asked to provide proof of disability to substantiate your disabling condition. This information may include office treatment notes, test results, prescription histories, specific restrictions and limitations, and treatment plans from all treating physicians. Lincoln Integrated Claims Specialists will conduct a review of your medical records using national disability guideline to assess claims.

Lincoln 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 physicians provide Lincoln with this information. Your physicians will need to provide information as soon as possible, but no later than 30 days, to avoid delays in your claim determination and potential impact to your STD pay. If your physicians do not respond to requests, Lincoln will notify you via phone and letter.

Pregnancy-Related Disability for Parents Who Give Birth

If you are the parent giving birth, you can take eight weeks of STD leave following the birth of the baby as part of Harvard's leave package. There is no wait period. The use of accrued paid time off after the birth will not extend the STD eligibility period.

You may cease work two weeks prior to your due date without medical certification but will need to use PTO. If the baby is not born by the due date, you may continue this leave until the date of the baby's birth. You must have proof of disability to leave earlier than two weeks prior. You have up to 20 weeks of leave for the birth under the MAPFML. For more information on bonding leave following medical leave for childbirth, go to the [HARVie page on MAPFML](#). If you work in another state in which Harvard is registered, please review the [Non-MA PFML FAQs](#) to learn more about leave benefits for which you are eligible and how they coordinate with STD.

Part-Time Benefits

Working part-time while on STD is encouraged. Working part-time does not extend the 26-week period of eligibility. Contact Lincoln and your leave of absence specialist or local HR Office for details.

Retroactive STD Claims

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, their physicians, and leave of absence specialists or local HR contact to ensure all required information is sent to Lincoln in a timely manner. If STD is approved, Lincoln will notify Disability Payroll to process the STD benefit payment. However, STD will only be paid for the current month's period if it is received more than 30 days after the onset of disability.

Example: Last day worked was June 15 but all information was not received until August 15. If approved, STD pay will begin on August 1. Any prior period not approved for STD will be paid either by your PTO balance, departmental costing, or will be unpaid. (Please note that this will not extend the overall 26 weeks of STD leave.)

Paid Time off Accrual

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

- Professional and administrative staff and eligible post-doctorate fellows will accrue PTO during leave.
- Clerical and technical staff will accrue PTO during leave.
- Service and trade staff will accrue PTO 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 any restriction.

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

You will need to contact your leave of absence specialist or local HR contact upon your return if you require accommodations or have restrictions 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 State Paid Family and Medical Leave

Eligible employees are guaranteed protections under the 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 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 they're coordinated with other benefits such as STD, and important information about how to apply for them may be found on the [HARVie page on MAPFML](#). If you are working in another state in which Harvard is registered, please refer to the [Non-MA PFML FAQs](#). Contact your leave of absence specialist or local HR contact for more information.

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