

SHORT TERM DISABILITY

Harvard provides eligible employees with short term disability (STD) benefits at no cost. You do not need to enroll in this benefit, which covers disability for up to 26 weeks 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 the parent who gives birth. Disability claims and documentation will be reviewed and decided on by Harvard's STD claims adjudicator, Lincoln Financial Group (Lincoln). STD benefits will run concurrently with other eligible leaves such as federal Family and Medical Leave (FMLA), 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 the waiting period before STD benefits begin.

Eligibility

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

- Administrative and professional staff or overtime eligible, non-bargaining unit support staff – work at least 17.5 hours per week and have completed your orientation and review period.
- Employees covered by a collective bargaining agreement – must meet the eligibility criteria outlined in your collective-bargaining agreement.
- Postdoctoral fellows who are stipendees doing Harvard research – must work at least 17.5 hours per week.

Benefit Period

STD covers disability for up to 26 weeks 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 (PTO) 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, over-time eligible support staff, and eligible post-doctoral fellows received 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 the accrued time. Again, use of the PTO does not extend the 26 weeks of STD.

If your employment status changes and you lose eligibility, your STD 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 contact 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 you file your claim. This offers you some peace of mind and allows Lincoln to begin its review of your claim, ensuring timely payment of 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 on filing an STD claim and related leaves of absence.

Determination of Disability

Your physicians 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 and limitations, and treatment plans from all treating physicians. Lincoln Integrated Claims Specialists will conduct a review of your medical records as well as use national disability guidelines to assess claims.

Lincoln will attempt to contact your physicians 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 any delays in your claim determination and potential impact to your STD pay. If your physicians do not respond to the requests, Lincoln will notify you via phone and letter.

Pregnancy-Related Disability

Parents who give birth can take up to eight weeks of STD leave following the birth of the baby, as part of Harvard's maternity leave package. There is no wait period. The use of accrued PTO after the birth of the baby will not extend the STD eligibility period.

Parents who give birth may cease work two weeks prior to their due date without medical certification but will need to use their PTO. If the baby is not born by the due date, the parent may continue this leave until the date of the baby's birth. The parent must have proof of disability to begin leave earlier than two weeks prior. Under MAPFML, parents who give birth have up to 20 weeks of leave for the birth of the baby. For more information on bonding leave following maternity leave, 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 may be eligible, and how they coordinate with STD.

Part-Time Benefits

Working part-time while on STD is encouraged. It will not extend the 26-week period of eligibility. Contact Lincoln and your Leave of Absence Specialist or local HR contact for details.

Retroactive STD Claim

A retroactive STD claim is a claim that is received by Lincoln for review beyond 30 days from the onset of disability. Retroactive 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 Specialist 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 pay will start with the current month 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 by Lincoln until August 15. If approved, STD pay will begin as of August 1. Any prior period not approved for STD will be paid by either 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, vacation, and personal times differ as follows:

- Professional and administrative staff and eligible post-doctoral fellows will accrue PTO during leave.
- Clerical and technical staff will accrue PTO during leave.
- Services and trades staff will accrue PTO as outlined in their collective bargaining agreements.

Returning to Work

Harvard has a highly customized return to work process which involves 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 restrictions.

If possible, please call your Leave of Absence Specialist or Local HR contact at least two weeks before your anticipated return to work date 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 Accommodations Fact Sheet](#) which explains Harvard's reasonable accommodations request process.

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

Eligible employees are guaranteed protection 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 coordinate with other benefits such as STD, and important information about how to apply can be found on the [MAPFML page](#) on HARVie.

If you are working in a state other than Massachusetts 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 about reporting your leave, review the [Reporting Your Medical or Family Care Leave instructions](#).

Additional resources can be found on [HARVie](#) under Policies, Forms & Contracts > [Forms & Documents](#) > Short Term Disability.

