

Short Term Disability Company Policy

1. Introduction

This comprehensive Short Term Disability (STD) policy outlines the provisions, eligibility criteria, and procedures for employees who may need to take time off due to a qualifying medical condition. Our company is committed to supporting employees during periods of temporary disability while ensuring the smooth operation of our business.

1.1 Purpose

The purpose of this policy is to provide income protection to eligible employees who are unable to work due to a non-work-related illness, injury, or medical condition, including pregnancy and childbirth.

1.2 Scope

This policy applies to all full-time employees who have completed the required waiting period and meet the eligibility criteria outlined in Section 2.

2. Eligibility

2.1 Employment Status

To be eligible for Short Term Disability benefits, an employee must:

- Be a full-time employee working at least 30 hours per week
- Have completed a minimum of 90 days of continuous employment
- Be actively at work on the day before the disability begins

2.2 Medical Qualification

The employee must have a qualifying medical condition that prevents them from performing the essential functions of their job. This condition must be certified by a licensed healthcare provider.

3. Benefit Details

3.1 Benefit Amount

The Short Term Disability benefit will provide 60% of the employee's base weekly salary, up to a maximum of \$1,500 per week.

3.2 Benefit Duration

Benefits are payable for a maximum of 26 weeks per disability period, subject to medical certification and ongoing review.

3.3 Waiting Period

There is a 7-calendar day waiting period before STD benefits begin. Employees may use accrued paid time off (PTO) during this period.

3.4 Benefit Coordination

STD benefits will be coordinated with other income sources such as state disability benefits, Social Security Disability Insurance, or any other applicable insurance payments to ensure that the total benefit does not exceed 100% of the employee's regular weekly earnings.

4. Application Process

4.1 Notification

Employees must notify their immediate supervisor and the Human Resources department as soon as they become aware of the need for Short Term Disability leave, preferably at least 30 days in advance for foreseeable events.

4.2 Required Documentation

To apply for STD benefits, employees must submit:

- A completed STD application form
- Medical certification from a licensed healthcare provider detailing the nature of the disability, its severity, and the expected duration
- Any additional documentation requested by the company or its third-party administrator

4.3 Review Process

The company or its designated third-party administrator will review the application and supporting documentation. A decision will typically be made within 5 business days of receiving all required information.

5. During the Disability Period

5.1 Ongoing Communication

Employees on STD leave are required to maintain regular communication with their supervisor and HR regarding their status and expected return to work date.

5.2 Recertification

The company may require periodic recertification of the employee's medical condition to ensure continued eligibility for benefits.

5.3 Concurrent Leave

STD leave will run concurrently with any applicable Family and Medical Leave Act (FMLA) entitlement.

6. Return to Work

6.1 Medical Clearance

Before returning to work, employees must provide a fitness-for-duty certification from their healthcare provider indicating their ability to resume work duties.

6.2 Accommodations

The company will engage in an interactive process to determine if reasonable accommodations can be made to assist the employee in returning to work, in compliance with the Americans with Disabilities Act (ADA).

6.3 Transitional Work Program

When appropriate, the company may offer a transitional work program to facilitate the employee's return to full duty.

7. Termination of Benefits

STD benefits will terminate on the earliest of the following dates:

- The date the employee is no longer disabled as determined by medical evidence
- The date the employee returns to work in any capacity
- The date the maximum benefit period is reached (26 weeks)
- The date the employee fails to provide required medical documentation or attend an independent medical examination
- The date of the employee's death

8. Exclusions

STD benefits are not payable for disabilities resulting from:

- Work-related injuries or illnesses covered by Workers' Compensation
- Intentionally self-inflicted injuries
- Active participation in a riot, war, or act of terrorism
- Commission of a felony

- Cosmetic surgery, unless medically necessary due to accident or injury

9. Confidentiality

All medical information provided in connection with an STD claim will be treated as confidential and maintained in separate, secure files in accordance with applicable privacy laws.

10. Fraud Prevention

The company reserves the right to investigate any suspicious or fraudulent STD claims. Employees found to have submitted false or misleading information may be subject to disciplinary action, up to and including termination of employment and legal action.

11. Policy Administration

The Human Resources department is responsible for administering this policy. Any questions or concerns should be directed to HR.

12. Policy Review and Modification

This policy will be reviewed annually and may be modified at any time at the company's discretion. Employees will be notified of any changes to the policy.

13. Disclaimer

This policy does not create a contract of employment or alter the at-will employment relationship. The company reserves the right to interpret, change, or terminate this policy at any time.

14. Contact Information

For questions or additional information about the Short Term Disability policy, please contact:

Human Resources Department

Email: hr@companyname.com

Phone: (XXX) XXX-XXXX

Last Updated: September 16, 2024

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