

Short Term Disability FAQ

Q: I enrolled in STD; when do I receive my check?

A: There is a 14-day waiting period before STD benefits begin. This means your disability must be longer than 14 calendar days. United Healthcare must approve your STD claim before UHC will process payment. If you have a planned or scheduled leave, you can notify United Healthcare up to 30 days in advance to help initiate the process.

Q: Can I use PTO while out on STD?

A: You may utilize PTO for the first 10 business days of absence. PTO and EPIC days will also be utilized to pay your share of benefit premiums while you are out on leave.

Q: What happens to my benefits while on leave?

A: If you are out for an extended period, we will use available EPIC days first, followed by PTO to cover benefit premiums. If you exhaust EPIC and PTO balances, you will not receive a paycheck from Immunotek and you are responsible for paying your share of benefit premiums. You will receive a premium notice from Lockton, who administers the leave of absence programs for Immunotek. A failure to pay benefits premiums will result in loss of benefit coverage.

Q: I am having a baby; how long will the STD benefit pay for maternity leave?

A: The plan pays 6-weeks for caesarian delivery and 4-weeks for vaginal delivery after the 14 day waiting period. If you have a condition or diagnosis by a medical doctor that extends the period, then the duration could be extended with Dr. provided diagnosis.

TIP: *If you have a new baby, do not forget to add the baby to your insurance within 31 days of the date of birth. The birth of a baby is considered a qualified life event, and you can change your benefits, like adding the new baby to insurance.*

Q: I am having a baby, and even though STD only pays up to a maximum of six weeks for Caesarian, I would like to be out longer to bond with my baby.

A: If you are eligible for FMLA and have available FMLA, you can take up to 12 weeks. Remember, FMLA is unpaid leave. See the time away tab for more information related to FMLA. If you are not eligible for FMLA you may request a Company Leave of Absence for up to a maximum period of 8 weeks per year. Contact Lockton if you would like to request a leave of absence.

Q: Is my job protected while out on Short Term Disability?

A: Yes and No. The Family Medical Leave Act (FMLA) provides job protection. If you are eligible for FMLA, your STD leave will count towards your FMLA time. To file for FMLA, contact Lockton. See the time away tab for more information on FMLA and other leave programs.

Q: Do I need to tell my supervisor about my leave?

A: Communicating with your supervisor is essential. You are **not** required to provide condition or diagnosis information but communicating how you are doing and when you may be out or able to return to work is important and part of your responsibility. Your supervisor will help ensure your timecard is coded correctly.

Q: I enrolled for STD the previous year, and I did not enroll for the current year, can I use my STD enrollment from the previous year now?

A: If your disability claim began during the previous year in which you were enrolled, then yes, you would be able to file a claim. If your claim began in the current year that you did not elect the STD plan, then you are not eligible for STD benefits.

Q: My leave or disability began and then my center transitioned or closed (or my employment was terminated) can I still file for STD?

A: Determination on the claim would be based on the employee's eligibility/enrollment on the date they became disabled. If your date of disability is prior to your employment ending or center transition then you are able to proceed with filing a claim since you had active coverage prior to the transition/closing of the center or termination.

Q: How much will my STD check be?

A: The STD benefit is 60% of your base earnings.

Example: You earn \$20 per hour and work 40 hours per week. Your STD weekly benefit amount will be \$20 times 40 hours = \$800 times 60% STD = \$480 weekly. The maximum weekly benefit is \$1,000.

Q: I did not enroll in STD, is there an option to be paid?

A: You may utilize EPIC and PTO days while out on leave. You may also have state benefits depending on your resident and work state.

Q: I did not enroll in the STD plan, but I am covered on the employer provided LTD plan, how does that work?

A: The LTD plan benefits begin after 180 days of disability. If you did not elect STD, you will receive LTD benefits if your disability extends 180 days or more.

We partner with Lockton to administer our leave of absence program. For assistance with FMLA, company leave of absence, personal leave, accommodations under the Americans with Disabilities Act, or Short-Term Disability claims, reaching out to Lockton is the best first step.

You can contact Lockton via email at immunotekloa@lockton.com or by phone at **972-204-9378**.

Lockton ensures that your supervisor or manager is kept informed about the status of your claim while maintaining the confidentiality of your personal health information. Only the dates and status of your leave are shared with your supervisor.