IMMUNOTEK™
BIO CENTERS

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. New York Life must approve your STD claim before NYL will process payment. If you have a planned or scheduled leave, you can notify NYL 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 Insperity, 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 birth-related 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 60 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, so in this situation the maximum you could be out for approved leave related to maternity is 8-weeks under the Company Leave of Absence program.

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 and be job protected. To file for FMLA, contact Insperity. 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: **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 can 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 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 $2,308.