

Short-Term Disability Benefits

St. Norbert College offers short term disability benefits to help protect you against income loss due to short-term, non-work-related sickness or injuries. If you are injured or sick and reasonably expect you will be out of work for at least five working days, alert your physician and contact the Human Resources Office immediately. You are required to complete a Short-Term Disability application to start the process. If you qualify for short-term disability, benefits are payable under the plan after a seven- consecutive-calendar-day waiting period. When applying for short-term disability benefits you will also receive information on FMLA.

Staff members who qualify for benefits under this plan will receive salary continuation at 66 $\frac{2}{3}$ percent of their base pay up to a prescribed maximum. PTO or vacation may be used during the waiting period and can be used to supplement their short-term disability benefit, up to an additional 33 $\frac{1}{3}$ percent of your regular pay.

Academic staff or faculty members who qualify for benefits under this plan will receive income continuation at 100 percent of their base pay with no waiting period.

Benefits under this plan are payable for up to 90 days. This plan is noncontributory which means you pay no premiums to be covered, but the payments are taxable to you.

You do not accrue vacation while receiving short-term disability benefits.

You will always need a medical certification to qualify for benefits and a release from your physician to return to work.

Long-term Disability Insurance

St. Norbert College offers long-term disability insurance to help protect you against income loss due to long-term, non-work related sickness or injuries.

You must be totally or partially disabled for more than 90 consecutive days, as certified by your healthcare provider, to be eligible.

You pay no premiums to be covered under this plan, but benefits are taxable.

The benefit is 67 percent of your base pay up to a maximum benefit of \$8,000 per month. Long-term disability payments are paid at the end of each month.

You do not accrue vacation while receiving long-term disability benefits.

If you are totally disabled, and receiving long-term disability benefits, you will receive information concerning continuation of certain employee benefits.

While you are receiving long-term disability benefits, your health insurance premiums will continue to be shared with the college at the active employee rate for up to nine months, after which you will be responsible for paying the college 100 percent of the insurance premium if you elect to continue benefits.

If you are partially disabled and actively at work, you may still be eligible for partial long-term disability benefits depending on the total hours you miss each month.

You will always need a release from your physician to return to work.

Generally, an employee receiving long-term disability benefits has no employment guarantee.