

**BRYN MAWR COLLEGE
SHORT-TERM DISABILITY POLICY**

Purpose:

This Short-Term Disability Policy provides for partial pay continuation for specific time periods to eligible employees disabled by non-work related illnesses or injuries.

Effective Date:

The effective date of the Short-Term Disability Policy as revised is January 1, 2007.

Eligibility:

These provisions apply to all faculty and staff employees who are classified as regular full-time or regular part-time with a full-time equivalent (FTE) of .30 or higher. Miscellaneous temporary staff employees and student employees, full-time and part-time, are not eligible.

Payment Schedule:

Payment will be calculated for the days that the employee is regularly scheduled to work subject to the following schedule:

Service	Benefit
Less than 6 continuous months	None
6 months but less than 3 years	60% of pay
3 years but less than 5 years	70% of pay
5 years but less than 10 years	80% of pay
10 years or greater	90% of pay

Payment calculations will begin following the seventh calendar day (fifth workday) of an illness or an injury. Service is determined based on the employee's last day of work, and is not adjusted for subsequent leave periods unless the employee returns to work for five consecutive working days. Pay includes regularly scheduled pay only; overtime pay, bonuses and other types of extra compensation are excluded.

Employees who are eligible under the Family and Medical Leave Act of 1993 (FMLA) due to a serious health condition that is chronic or episodic in nature will only need to satisfy the five workday waiting period for sickness once for that specific condition. Such employee, however, must apply for and be approved for FMLA on an annual basis.

Short-term disability payments will continue for the length of the disability up to a maximum of 26 weeks from the date that the disability began, and will be limited to a maximum payment of 130 days in any 12-month period. For short-term disability absences exceeding 130 days, the employee should consult the College's Long-term Disability Policy. If an employee is approved for payment under the College's Long-term Disability Policy, short-term disability payments will cease as of the date that long-term disability payments commence. Short-term disability payments will be paid in accordance with the employee's regular salary payment schedule (i.e., monthly, bi-weekly, etc.)

Qualification:

Work-related injuries and illnesses are covered under Workers Compensation, and are excluded from coverage under short-term disability. Recovery from surgery that is purely cosmetic, non-reconstructive and not medically necessary is also excluded from coverage under short-term disability.

A short-term disability application, which is attached to this policy, and medical certification is required for all short-term disability claims. The application and medical certification should be submitted to Human Resources at the earliest possible date, but no later than 15 days after the last day worked. The application will not be deemed complete without accompanying medical certification. Employees who have completed one year of service and who worked at least 1,250 hours in the previous year must also apply for leave under the College's Family and Medical Leave Policy.

In the case where a return-to-work date is not provided, short-term disability will need to be approved on a bi-weekly basis. The employee may not return to work until she or he has medical certification to do so. As a condition of receiving short-term disability benefits, the employee is required to follow the prescribed course of medical treatment that is recommended by the employee's health care provider.

The College has the right to collect any short-term disability payments made for any time period when the employee is no longer disabled, and could have returned to work. This may arise when the employee's return-to-work date differs from the medical certification return-to-work date. The College reserves the right to request a third party administrator to review the claim of an employee whose leave exceeds 8 weeks in any 12-month period.

Interaction with Other Policies:

Employees may opt to replace short-term disability with any available sick leave, vacation or personal time, which is paid at 100% of regular pay. For any illness or injury, the combined sick leave and short-term disability payment will be limited to a maximum of 130 days. Employees may use accrued sick days during the 5-day waiting period.

If an employee opts not to use available sick, vacation or personal time at the start of an approved short-term disability leave, holidays on which the employee would have regularly have been scheduled to work will be paid based on the applicable short-term disability benefit.

Alternatively, if the employee opts to use available sick, vacation or personal time at the start of an approved short-term disability leave, holidays will be paid at 100% of regular pay. Such time will be considered holiday pay, and is not applied against the employee's available entitlements. Holiday pay is contingent on the employee receiving sick, vacation or personal time from the date that the short-term disability leave commenced through the last day that the employee was regularly scheduled to work prior to the holiday.

In accordance with College policy, personal time, as well as vacation time in excess of the allowed carryover, will be forfeited if it is not used before the end of the calendar year. If an employee on short-term disability does not return to work, all earned and available vacation, sick or personal time will be forfeited if not used before the date of termination. Staff employees approved for short-term disability are responsible for scheduling this time.

Employees with an FTE of .74 or higher and who expect to be totally disabled for more than 26 weeks should apply for Social Security disability and for long-term disability. Short-term disability payments will be offset by any Social Security payments that the employee receives during the 26-week period. Short-term disability payments will cease as of the date that long-term disability payments commence.

Medical Certification:

After 8 weeks of absence, in the event the medical certification is unsatisfactory to Human Resources, the College may require at its own expense that the employee obtain the opinion of a second health care provider. The College will select this second health care provider. If the second opinion differs from the original certification, the College may require at its own expense that the employee obtain the opinion of a third health care provider approved jointly by the College and the employee. The opinion of this third health care provider shall be binding.