



Frequently Asked Questions Short Term Disability Income Plan

Q. What are short-term disability (STD) benefits and why are they important?

A. Short-term Disability benefits help protect your income and your standard of living if you become disabled. STD benefits provides partial income replacement if you become unable to perform your normal job duties due to pregnancy/delivery, illness, or injury.

Q. What short-term disability plan does the Michigan Catholic Conference (MCC) offer?

A. MCC offers a Short-Term Disability (STD) Income Plan for the benefit eligible employees of all participating employers. This plan is self-administered by MCC and is designed to assist an employee who is disabled from work for a period of 26 weeks or less and whose disability is not work related.

Q. Who is eligible for STD coverage?

A. Unit participation in this program is optional at the discretion of the pastor, principal, administrator, or governing authority. Any active full-time employee of a *participating employer* is eligible if the employee is scheduled to work 20 or more hours per week.

Part-time (those who regularly work less than 20 hours a week), seasonal and temporary employees are not eligible.

Q. I am a new hire. When do I become eligible for STD coverage?

A. As a new hire working 20 or more hours a week for a participating employer, you are eligible for STD coverage the first of the month following your date of hire. If your date of hire is the first of the month, you are eligible for coverage on that day. You must be actively at work on the day you are eligible. If you are absent from work on that day, you will become eligible on the day you return to work. (Note: some units have a later benefit effective date)

Q. Who pays for the STD Income Plan?

A. Your employer pays the entire premium for this program. This program covers employees only. Benefits are taxable.

Q. What is a waiting period?

A. The waiting period, also referred to as an elimination period, is the time between when you become ill or injured, and when your disability benefits begin.

Q. Is there a waiting period in the MCC STD Plan?

A. Yes, the waiting period is 10 *business days*.

Q. When does the waiting period begin?

A. The waiting period begins on:

- The first business day after the last day Actively at Work, or
- The date the total disability began.

For example, if you are actively working on a Friday, September 28 and your physician diagnoses you as totally disabled the following Monday, October 1, the waiting period would begin on October 1 and benefits begin 10 business days or Monday October 15.

Q. Do I have to wait until the waiting period ends before I can file a claim?

A. If you know you will be unable to work for more than 10 business days due to illness, injury, or pregnancy, you may file your STD claim before the waiting period ends. If your disability is planned (maternity, elective surgery) you may file an STD claim prior to a period of disability. You do not have to wait until the waiting period has passed to file a claim.

Q. Can I use sick/vacation time?

A. Yes, you may choose to use any accrued sick/vacation/PTO to during the 10-day waiting period. You may also use your sick/vacation/PTO into the benefit period. **However, you may not receive STD benefits for the same period your employer pays you using sick/vacation/PTO.** Your employer must report on the Employer Section of the application when your last date was paid through.

Q. How much is the STD income benefit?

The MCC STD plan pays 66-2/3% of your weekly earnings, round to the next highest dollar.

Q. How long are benefits payable?

A. The maximum benefit period is twenty-four (24) weeks beginning after the waiting period is complete.

Q. Is there a maximum STD income benefit payable?

A. Yes, the maximum income benefit is \$1,860 per week.

Q. Are my healthcare premiums or garnishments deducted?

A. No, the only deductions are federal and state taxes.

Q. How do I qualify for STD benefits?

A. STD benefits are paid if you:

- Become totally disabled according to the plan's definition while covered under the plan, and
- Remain disabled during and after the waiting period.

Q. What does total disability or totally disabled mean?

A. Total disability or totally disabled means that you are unable to perform the material and substantial duties of your own job due to injury or sickness which requires the care of a physician.

Q. What if I am partially disabled?

A. If your physician has listed you as totally disabled for the first two weeks (waiting period) MCC

may pay partial disability.

Q. What does injury mean?

A. Injury means any accidental bodily injury which results in total disability independently of all other causes and which begins within 90 days of the date of the accident.

Q. What does sickness mean?

A. Sickness means an organic disease, injury as describe above, pregnancy and its complications, alcoholism or drug addiction, or mental illness which requires regular care of a psychiatrist.

Q. Is there a pre-existing condition exclusion with this plan?

A. Yes, the STD plan will not cover any disability caused by, or contributed to, a pre-existing condition or resulting from a pre-existing condition until you have been actively at work for a period of at least 5 days after becoming an eligible employee.

Q. How often will I be paid?

A. STD benefits are paid every other week, also known as biweekly.

Q. Are STD benefits taxable?

Yes, the MCC STD income benefit is taxable income.

Q. How many weeks of disability payments will I receive benefits following the birth of a baby?

A. The disability period for a normal delivery is generally 6 weeks post-partum (10-day waiting period, 20 days (4 weeks) of STD Income benefits). The disability period for Caesarean section is generally 8 weeks post-partum (10-day waiting period, 30 days (6 weeks) of STD Income benefits).

Q. Where can I find a claim form?

A. [You can find a claim form here.](#) If you prefer, you may also contact the MCC Benefits Team at 800-395-5565, or via email at Benefits@MICatholic.org, and one will be provided.

Q. How do I file a claim?

A. The completed STD Application is required to file a claim. The Employee Section; Employer Section; and Physician Statement, must all be completed before a claim can be processed.

Q. I am concerned about protecting my health information. How do I do this?

A. MCC has included a Protected Health Information Release in the packet so that you can let MCC know if you would like anyone else, besides yourself, to speak with us to regarding your claim. This form must be completed before we can speak family members, bookkeepers, etc.

Q. When should I file a claim?

A. Written notice of a claim on a form provided by the Michigan Catholic Conference must be filed with MCC *within 30 days* after the date you become disabled.

Q. What happens if my doctor wants to extend my disability past his or her original assessment date?

A. A Continuation of STD Claim Form must be completed then submitted to MCC. [This form can](#)

[be found here](#). You may also contact the Michigan Catholic Conference for this form. To do this, please call MCC Benefits at 800-395-5565 or email your request to Benefits@MICatholic.org.

Q. Where can I find more information about the STD Plan?

A. You can find specific information online by visiting [here](#). You may also call MCC Benefits at 800-395-5565 or email your request to Benefits@MICatholic.org.