Short-Term Disability for Staff Policy  KB0063813

Providence Medford Medical Center ("facility")

Department: Human Resources
Approved by: Director, HR
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Policy Name: Short-Term Disability for Staff

Scope: All benefit-eligible caregivers of the facility not otherwise covered by a separate plan.

Purpose: This policy describes the short term disability ("STD") pay program.

Terms:

Actively at work: Attending to normal duties at caregiver's assigned place of employment. Being "actively at work" includes working on any regularly scheduled days, holidays and Paid Time Off ("PTO") days as long as the caregiver is capable of active work on those days.

Waiting period: The waiting period during which the caregiver is not eligible for STD.

Objective medical evidence: Clinical information such as diagnosis, physical findings, chart notes, telephone contact with physician offices, treatment plans, lab reports, x-rays, medical testing, a description of functional limitations, and documentation of functional limitations such as impaired concentration, poor social-emotional regulation, impaired judgment, and diminished ability to start, maintain, and complete tasks that are due to a mental health diagnosis.

Planned absences: Any time the caregiver knows that they will need to be absent from work for a leave-qualifying event (e.g. scheduled procedure, appointment, surgery or an anticipated pregnancy delivery).

Regular and appropriate care: The caregiver is receiving regular and appropriate care if they are:

- Receiving care as often as medically required from the physician whose specialty or experience is the most appropriate for the diagnosed disability.
- Receiving treatment that conforms to generally accepted medical standards for treating the diagnosed illness or injury.
- Participating in treatment at the intensity and frequency that is consistent with the diagnosed illness or injury.
- Engaging in face-to-face office visits with a physician or provider.
- Attending all scheduled appointments and treatments.
- Complying with the treatment recommended by the physician or provider.
- Receiving appropriate physical and psychological rehabilitative services.
• For mental illness related disabilities, engaging in active treatment with a behavioral health provider or other physician.

**Policy:** In keeping with our mission and values, the facility provides eligible caregivers (0.5 FTE or greater) a paid short-term disability program designed to financially protect them if they are unable to work due to a non-work-related illness or injury, including maternity, following seven-consecutive calendar days of absence.

**Requirements.** The short-term disability benefit is designed to provide financial protection if the caregiver cannot work due to a non-work-related illness or injury, including maternity. The employer-paid benefit as outlined below pays a portion of the caregiver’s pay, subject to taxes, up through the 26th week of disability, as long as the caregiver remains disabled. The caregiver may be eligible for Long-Term Disability if their disability continues past the 26th week.

1. **Short-Term Disability Eligibility.** Caregivers with a full time equivalent (“FTE”) of 0.5 or higher and scheduled to work 20 hours or more per week will become eligible for short-term disability coverage at the date of hire or date moved into an eligible FTE status.

2. **Waiting Period Before Benefits Can Begin.** In order to be eligible for short-term disability benefits, the caregiver must be disabled for seven consecutive calendar days. During the waiting period, the caregiver can use PTO for work hours missed. For example, if full-time and working 40 hours per week, the caregiver can use 40 hours of PTO to cover the first 7 calendar days.

   If the caregiver returns to work from an approved claim for 14 consecutive days or less, the prior disability claim will be reopened and the caregiver will not be required to satisfy a new waiting period.

3. **Short-Term Disability Benefits**
   
   A. Caregivers on an approved short-term disability will be paid 65% of their base pay (and, if applicable, shift differentials and premium pay) in effect at the time the caregiver becomes disabled due to non-work-related illness or injury, including maternity. The employer-paid benefit is subject to taxes, paid up through the 180th day of disability, as long as the caregiver remains disabled.

   B. Overtime and other extra pay are excluded from the base wage calculation. Short-term disability benefits are taxable as ordinary income in the year received. Applicable state and federal taxes will be withheld from benefit payments along with other regular deductions. Benefits are payable for a maximum of 26 weeks or 180 days (including the 7 day waiting period).

   C. The short-term disability program does not pay benefits for intermittent absences of short duration. Accordingly, benefits are not payable until the caregiver is disabled from work for longer than seven consecutive calendar days.

   D. A caregiver can use their PTO to cover the waiting period for short-term disability. Once short-term disability benefits begin, the caregiver can also use PTO to supplement their income to 100% base pay for the life of the claim or until PTO is exhausted.

   E. The following applies to caregivers who live in a state with a state disability insurance (SDI) program:

      1. Caregivers are required to apply for benefits with both SDI as well as short-term disability.

      2. The short-term disability benefit will be reduced by the SDI benefit amount for a combined total benefit of 65% (based on a 5-day calculation).
3. If the caregiver returns to partial hours, the short-term disability benefits will be offset by regular hours worked.

4. **Short-Term Disability Procedures**
   
   A. **Reporting a claim.** Caregivers should request a leave after 3 days of absence or in advance for known or planned absences (e.g., scheduled surgery, estimated delivery date). At intake, it will be determined if the reason for the leave would qualify for short-term disability benefits. The deadline for filing a short-term disability claim is no later than ten days from the caregiver’s first day of absence due to their disability. If this deadline is not met, benefits may be denied.

   B. **Conditions to Receive Benefits.** Caregivers are eligible to receive short-term disability benefit payments if all of the following conditions are met.

   1. The caregiver sustains a non-work-related injury or illness (see “Special Rules for Maternity”) and the caregiver;
   2. Is under regular and appropriate care of a physician. The physician is required to provide objective medical evidence to support the disability. This evidence must indicate:
      a. That the illness or injury prevents the caregiver from performing their work.
      b. That the caregiver is undergoing appropriate treatment.
      c. The start date of the illness or injury.
      d. The expected duration of caregiver’s disability.
      e. Is compliant with courses of treatment established by physician.
      f. Ensures that acceptable health care and treatment documentation are provided upon request in a timely manner.

   C. **Special Rules for Maternity.** Pregnancy claims will be approved for, and limited to, two weeks pre-partum (including the 7-calendar day waiting period) based on estimated date of delivery and six (regular) or eight (Cesarean) weeks starting with the child’s date of birth unless objective medical evidence extends the disability period beyond the duration already approved.

   D. **Authority to Approve and Continue Benefits.** Final determination of benefit eligibility will be made by our third-party administrator, based on objective medical evidence. Caregivers are required to ensure that supporting medical evidence is provided to our third-party administrator no later than 20 days from the date the claim is filed or first date of absence, whichever is later. Periodic updates with the caregiver’s physician will be required to justify continued payment of benefits. Supporting medical information for extensions needs to be submitted within 7 days.

   The caregiver may also be required to undergo an independent medical evaluation with a physician chosen by our third-party administrator to validate or clarify medical evidence presented as support of the claim.

   If the treating physician has copying charges or other costs related to gathering information to substantiate a claim, the caregiver will be responsible for the costs incurred.

   E. **When Benefits End or Are Not Paid.** Below are some examples of situations when short-term disability benefits may end or not be paid. The caregiver is not eligible for coverage under the program for the following reasons:

   1. Returns to work at their regularly scheduled number of hours.
   2. Receives the maximum short-term disability benefit for a qualifying disability.
   3. Fails to provide the appropriate notice of the need for a leave.
   4. Refuses medical care or fails to cooperate with a course of treatment.
   5. Stops receiving regular and appropriate care from a health care provider.
6. Unreasonable refusal to comply with a "return to work" plan.
7. Has an illness or injury that is caused by, or contributed to, being engaged in an illegal situation or occupation.
8. Becomes incarcerated for a criminal conviction.
9. Indicates that a condition is work-related.
10. Is no longer employed at the facility.

F. Appeals. The caregiver has sixty (60) days from the receipt of notice of a denial for short-term disability benefits to file an appeal. Requests for appeals should be sent to the address specified in the claim denial.

Help: For questions about this policy, or assistance with understanding your obligations under this policy, please contact human resources.

The statements of this policy document are not to be construed as a contract or covenant of employment. They are not promises of specific treatment in specific situations and are subject to change at the sole discretion of the facility.

This policy does not modify the express terms of any collective bargaining agreement. In the event of a conflict between this policy and the terms of a collective bargaining agreement, the collective bargaining agreement will prevail.
Paid Parental Leave - Staff Policy  KB0063794

Providence Medford Medical Center ("facility")

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Policy Name: Paid Parental Leave – Staff

Scope: All benefits-eligible caregivers not otherwise covered by a separate plan

Purpose: In keeping with our mission and values, the purpose of this policy is to describe the paid parental leave program.

Terms:

Parent: Parent means a biological, adoptive, step or foster father or mother.

Paid Time Off (PTO): Paid leave programs reserved for eligible caregivers.

Policy:

The facility provides eligible caregivers (0.5 FTE or greater) the opportunity to take time off with pay to spend time bonding with their families following a birth, adoption or foster child placement. Paid parental leaves for absences from work are subject to the limits and conditions described below.

1. Eligibility. Caregivers with a full-time equivalent (FTE) of 0.5 or higher and scheduled to work 20 hours or more per week will be eligible for paid parental leave coverage at the date of hire or date moved into an eligible FTE status.

2. Benefits. Caregivers can begin their leave immediately following the birth, adoption or foster child placement. Mothers giving birth should first apply for short-term disability before requesting additional paid time off under this policy.
   A. Caregivers on an approved leave will be paid 65 percent of their base pay (and, if applicable, shift differentials and premium pay) in effect at the time the caregiver begins their leave. Paid parental leave benefits are taxable as ordinary income in the year received. Applicable state and federal taxes will be withheld from benefit payments along with other regular deductions.
   B. A caregiver can use their PTO to supplement their income to 100 percent of base pay for the duration of the leave or until PTO exhaustion.
   C. Caregivers in states and/or cities that have mandated paid parental leave must also apply for benefits with the applicable state/city to be eligible for this benefit. The paid parental leave benefit will be offset by any Paid Family Leave benefit amount for a combined total benefit of 65 percent (based on a 5-day calculations).