



## SHORT-TERM DISABILITY INSURANCE PROCEDURES FOR DEPARTMENTS

Short-term disability insurance provides partial income replacement during periods of non-occupational disability due to injury, illness, surgery, or recovery from childbirth. To qualify for any of the benefits described in this handout, employees must be covered under the short-term disability insurance plan. The duration of the disability period is up to 14 weeks. You may find it helpful to review the information sheet entitled *Short-Term Disability Claim Procedures for Employees* before proceeding.

**How the Employee Files a Claim:** The employee should file a claim with LFG via secure web submission at [mylincolnportal.com](http://mylincolnportal.com) (Company Code ID: OSUAMBENEFITS) or by telephone intake at 1-888-408-7300.

**Family Leave Medical Act:** FMLA will run concurrently with short-term disability if the employee meets FMLA eligibility criteria. The employee should contact their department or the HR Absence Management Specialist at [absence@okstate.edu](mailto:absence@okstate.edu) to determine FMLA eligibility. If the employee is eligible, FMLA initial paperwork will be sent to the employee to obtain certification from their health care provider. After the certification is returned, the Absence Management Specialist will email the employee and department with an FMLA designation. Once the employee has been **approved** for short-term disability, please stop tracking leave in Banner as “FMLA.” This will ensure that annual leave is not used after an employee has been **approved** for short-term disability. Continue to track the FMLA on the Excel tracker provided by the AMS. It will be the responsibility of the department to track FMLA leave.

**Benefit Period/Sick Leave Usage:** Short-Term Disability partial income replacement, payable by LFG, does not begin until the employee has been disabled for 15 days. This is called the Elimination Period. The Absence Management Specialist (AMS) will provide the dates for the 15-day elimination period for short-term disability. All remaining accrued sick leave must be used beyond the 15-day **elimination** period. If sick exhausts during the **elimination period**, the employee must use annual or LWOP. When the elimination period ends and all sick leave is exhausted, the employee may receive the 60% disability benefit from LFG for up to 14 weeks following the date of disability, provided the employee remains disabled and unable to work.

**Benefits:** Benefits will continue during periods of approved leave. If the employee is on LWOP and eligible for FMLA, they will be responsible for the employee portion of the premium. If the employee is on LWOP and is not eligible for FMLA, they will be responsible for the full premium.

## Procedures for the Department:

- The employee files a claim with Lincoln Financial Group (LFG) if they have not yet done so. An information sheet can be found at [hr.okstate.edu/benefits](http://hr.okstate.edu/benefits) that will guide the employee through the process.
- The department works with the Absence Management Specialist (AMS) to determine if the employee is eligible for leave under the Family Medical Leave Act (FMLA). In addition, the department will need to work with the Absence Management Specialist to notify the employee accordingly if the employee meets FMLA criteria. FMLA leave will run concurrently with short-term disability.
- Once the employee has been **approved** for short-term disability, please stop tracking leave in Banner as “FMLA.” This will ensure that annual leave is not used after an employee has been **approved** for short-term disability. Continue to track the FMLA on the Excel tracker provided by the AMS.
- The department sends the date the employee’s sick leave will exhaust to [absence@okstate.edu](mailto:absence@okstate.edu).
- The department must monitor and maintain employee leave balances within Banner.
- The department completes an Electronic Personnel Action Form (EPAF). It is the responsibility of the department to complete an EPAF placing the employee on leave without pay when sick leave is exhausted. The EPAF should indicate Leave Without Pay (LWOP) with benefits if the employee is FMLA eligible. If the employee is not eligible for FMLA, the employee is put in LWOP w/o benefits.
- The department completes EPAF to put the employee back in an active status at the end of the benefit period.
- Contact [osu-benefits@okstate.edu](mailto:osu-benefits@okstate.edu) or call (405) 744-5449 for more information.

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