Boston College Benefits Office

Short-Term Disability Guidelines
Local 32BJ Members
(Revised July 2022)

The University's Short-Term Disability (STD) policy is designed to provide a bridge between the expiration of accrued sick leave and the (potential) start of Long-Term Disability Insurance benefits.

Eligibility: Members of Local 32BJ who have completed one year of full-time, benefits-eligible service at Boston College.

Guidelines:

- STD payments may begin as soon as the first workday following six full weeks of medical absence. Arrangements are made through the Benefits Office. Medical documentation will be required in order for payments to begin. [Note: This policy does not apply when an employee is eligible for Workers' Compensation benefits for the same period.]

  Employees may also choose to utilize the Massachusetts Paid Family and Medical Leave law (PFML) in combination with or in place of STD payments – see NOTEs below.

- During the first six weeks of medical absence employees may use their accrued sick and/or vacation time in order to receive full pay. If employees have more than six weeks of accrued sick leave, the sick leave must be used before STD payments can begin. Employees may opt to apply for *PFML* benefits in lieu of using sick or vacation time, but *PFML* benefits are at a reduced amount.
  NOTE: Accrued leave may not be used to "top off" PFML payments, if received.

- The STD payment rate will be 75% of the employee's regular weekly gross pay in effect when the payments begin.

  NOTE: Under the Massachusetts Paid Family and Medical Leave law (PFML), employees may be eligible for up to 20 weeks of paid medical leave for their own serious health condition. In the event that an employee applies for and is approved to receive PFML benefits, the STD benefit amount will need to be adjusted (see below).

  It is solely up to the employee to decide whether to apply for PFML benefits. Relevant considerations when making the decision are:
  (a) Whether the PFML benefit is less than or greater than 75% of regular weekly pay – this will depend on the prior year's salary, but in many cases it will be less than 75%. In such a case, the STD payment amount will be adjusted to bring the total to 75%. If the PFML amount is greater than 75%, there will be no STD payment.
  (b) 401(k) and 403(b) retirement contributions will apply to BC's STD payments, but will not apply to the PFML payments.
  (c) It will be to the employee's advantage to receive only the STD payments from Boston

College if the PFML benefit would be less than 75% of regular weekly pay.

- STD payments could continue for up to a maximum of 22 weeks, with medical documentation. However, there may be fewer payments, depending upon the amount of accrued sick leave (and possibly vacation time) used at the beginning of the leave.

- Employees will be responsible for their normal medical contributions during the initial six weeks, and if they are receiving sick leave and vacation pay beyond six weeks. After the initial six weeks, if employees are receiving STD payments and/or *PFML* payments, the University will pay the full medical premium.

- Normal dental plan contributions will be required throughout the period of disability.

- 401(k) retirement plan contributions (the employee's 2% and the University's 8% or 10%) will continue during the period of STD payments and will be based on the STD amount. Voluntary 403(b) contributions will also continue unless the employee elects to stop them. *NOTE: Retirement contributions will <u>not</u> apply to PFML benefits.*

- Employees do not accrue vacation or sick leave while receiving STD or *PFML* payments.

- Union dues will not be deducted from the payments. However, members should contact Local 32BJ (Tel. # 617-523-6150) to make arrangements for paying dues at a reduced rate.

- As in all cases of prolonged illness or disability, Boston College reserves the right to require a doctor's certificate and/or examination by a University physician.