

SHORT TERM DISABILITY BENEFITS FREQUENTLY ASKED QUESTIONS

Q: Who is eligible to file a claim with the City of Anaheim's Short Term Disability (STD) program?

A: Any full-time employee who has completed six (6) months of employment and is continuously and totally disabled for more than 30-calendar days due to an off-the-job illness or injury.

Q: How do I file a disability claim with the City?

A: Contact Kathy Dongelmans, Human Resources Dept., at 714 765-4379 for instructions on how to file your disability claim with the Hartford and your Family Medical Leave application with the City, **which runs concurrently with your disability claim.**

Q: What are my STD benefits?

A: All employees except the Police Safety personnel receive 60% of your base pay. Police Safety personnel receive 85% of your base pay.

Q: Where do my short term disability benefits come from?

A: The City of Anaheim provides Short Term Disability (STD) paychecks directly to employees on a bi-weekly basis.

Q: How do I receive my STD paychecks?

A: Disability paychecks are manual checks and will be mailed by Payroll to the employee's home address. If you have elected direct deposit, this option will automatically cease while receiving STD payments and will automatically reinstate upon your return to work.

Q: Is pregnancy covered under the City's Short Term Disability program?

A: Yes. Pregnancy is handled in the same manner as any other disability claim.

Q: When do my STD benefits start?

A: All employees except Fire Safety personnel must meet a 30-calendar day waiting period, STD begins on the 31st day. Fire Safety personnel must meet a 10-shift waiting period, STD starts on the 11th shift.

Q: What leave must I utilize during the 30-calendar day waiting period?

A: Employees must exhaust all "sick" leave first, after which employees must utilize "vacation" hours to bridge the gap until STD begins. Fire and Police Safety personnel must utilize "paid" leave.

Q: Are STD benefits taxable income?

A: Yes. Federal and State taxes are automatically deducted while receiving STD payments.

Q: Do I pay for my health plans while on STD?

A: The City will pay the premiums due for your medical, dental and life insurance plans while you are receiving STD benefits. All health plan payroll deductions will cease while on STD and automatically reinstate upon your return to work.

Q: Will any of my other payroll deductions cease while on STD?

A: Yes. All payroll deductions cease while on STD, except Federal and State taxes. If you have initiated any personal payroll deductions, you will need to make arrangements as these deductions will not be deducted while on STD.

- Q: While out on STD am I responsible for keeping my supervisor informed of my time off work due to my disability?**
A: Yes. You must keep your supervisor informed of your disability leave and anticipated return to work date.
- Q: Do I need to provide a medical release upon my return to work?**
A: Yes. Please provide a copy to your supervisor and to the Human Resources Dept. in order that Human Resources may place you back on payroll.
- Q: Will I continue earning service credit with CalPERS while on STD?**
A: No. CalPERS salary contributions and service does cease while on STD benefits.
- Q: Can I buy back my CalPERS service time for this disability period?**
A: Yes. Contact CalPERS at www.calpers.ca.gov regarding Leave of Absence Service Credit Purchase Option.
- Q: Is there a limitation to my STD benefits?**
A: Yes, 180 days (approximately six months). If you are disabled beyond the 180 days, you will transition to the City's Long Term Disability program.
- Q: Do I need to file a new claim form for Long Term Disability (LTD) benefits?**
A: No, this is a seamless transition. The Hartford will review and approve LTD, and the filing of a new claim form will not be required.
- Q: What are my LTD benefits?**
A: All employees receive 60% of your base pay, including Police Safety personnel.
- Q: How will I receive my LTD benefits?**
A: You will receive a check directly from The Hartford on a monthly basis.
- Q: How long am I eligible to receive LTD benefits?**
A: Employees are eligible to receive LTD benefits up to age 65 if permanently disabled from all occupations.
- Q: How long can I remain off work due to my disability and keep my job?**
A: All employees, except IBEW personnel, can remain off work up to 12 months. The IBEW personnel are eligible to remain off work up to 18 months.
- Q: What happens when my medical leave/disability period expires?**
A: You must file for either a disability or service retirement **or** a separation of employment is processed due to your disability and you may retire at a later date.
- Q: Does the City of Anaheim participate in the California State Disability (SDI) program?**
A: No. The City of Anaheim does not participate in the State Disability Program. If you were ever employed with another employer who participated in the State Disability Program, you may be eligible for State Disability benefits. Contact http://www.edd.cahwnet.gov/Disability/DI_How_to_File_a_Claim.htm or call 800-480-3287.
- Q: If I am a part-time employee, am I eligible for STD benefits from the City?**
A: No. But, if you are now or have ever been employed with another employer who participated in the State Disability Program, you may be eligible for State Disability benefits. Contact http://www.edd.cahwnet.gov/Disability/DI_How_to_File_a_Claim.htm or call 800-480-3287.
- Q: Do I still qualify for STD if I became disabled due to an on-the-job injury or illness?**
A: No. You may file a claim with the Risk Management Department, Workers Compensation Division, 714 765-5113.