



## Commonly asked questions regarding Short Term Disability

Short Term Disability (STD) is available to all benefit eligible employees. The premium for STD is combined with Long Term Disability and Life Insurance.

Below are some commonly asked questions regarding the STD benefit.

**Q: Where do I find the STD forms?**

A: Forms can be found at [www.nic.edu/hr](http://www.nic.edu/hr) under “Forms for current employees”.

**Q: Does an employee have to complete Family Medical Leave Act (FMLA) paperwork if they're going out on STD?**

A: There are requirements that need to be met before FMLA can be approved. FMLA and STD are not the same. Contact Andrea Woempner in HR if you need clarification.

**Q: What is STD?**

A: STD provides a weekly benefit payable to an Insured Employee in the event they become disabled, while off the job, and are unable to perform some or all of the material and substantial duties of his/her regular occupation.

**Q: If an employee knows they will be going out on leave, and will be applying for STD, what should they do in advance?**

A: Employees will need to complete the STD paperwork. In most cases, the paperwork can be completed and returned to HR prior to leave. It is the employee's responsibility to return the STD paperwork fully completed. Failure to do so may result in delay of STD compensation.

**Q: How does STD work with sick and vacation leave?**

A: Employees are required to use all accrued sick leave before becoming eligible for STD. Under NIC's policy, the elimination period is 7 days for both injury and sickness. An elimination period is the number of days you must be disabled before benefits can begin.

**Q: How will an employee know if they're approved?**

A: You will receive a letter from Regence Blue Shield approximately 2 weeks after the start of your leave.

**Q: When will the employee receive payment?**

A: If approved, you will receive a check from Regence Blue Shield approximately 2 weeks after your elimination period.

**Q: What is the weekly benefit?**

A: The weekly benefit is 60% of pre-disability earnings. The maximum weekly benefit is \$1,000. The benefit will be paid up to the maximum benefit period, as long as you remain disabled and under a doctor's care. The maximum benefit duration is 13 weeks from the date of injury or sickness.

**Q: How does North Idaho College payroll know that an employee is receiving STD, so they don't pay them?**

A: HR needs to be notified of all leaves. If an employee qualifies for STD, payroll will be notified by HR.

**If you have a question that has not been addressed above, please contact Andrea Woempner at 769-4371 or by email.**