

# MATERNITY DISABILITY BENEFITS

## **Disability Benefits for Maternity Leave**

Liberty Mutual will pay disability benefits for a portion of your maternity leave, whether you are partially or totally disabled. Partial disability is defined as a medical condition, which prevents you from either performing all of the substantial and material duties of your position, or prevents you from working at least 80% of your normal work schedule, even if you can perform all of your duties. Liberty Mutual supplements your part-time salary with disability benefits based on your lost earnings. Disability benefits are described below.

## **Short-Term Disability (University paid premiums):**

If you are a member of the University of California Retirement Plan (UCRP) and maintain an appointment of 43.75% time or greater, you are automatically covered under Short-Term Disability.

Short-Term Disability provides:

- A waiting period of 7 calendar days or the waiting period you chose for your supplemental disability benefits (if applicable), whichever is longer. The waiting period starts the day you become partially or totally disabled.
- A benefit of 55% of your lost earnings less benefit income from other sources (max. \$800 per month); and
- Benefits paid up to 26 weeks, if eligible.

## **Supplemental Disability (Employee paid premiums):**

If you are enrolled in this plan, Supplemental Disability will be paid in addition to your Short-Term Disability and increase your benefit to include:

- A choice of a 7, 30, 90 or 180 day waiting period (whichever you selected); and
- A total benefit (Short-Term Disability plus Supplemental Disability) of 70% of your lost earnings less benefit income from other sources (maximum of \$10,000 per month); and
- Disability benefits paid up to 52 weeks. Benefits may be paid longer than 52 weeks if you meet the definition of total disability.

## **Liberty Mutual Claim Forms:**

You and your treating physician will need to submit claim forms to Liberty Mutual. Their toll-free telephone number is (800) 838-4461 and their address is:

Group Market Disability Claims  
Liberty Life Assurance Co.  
P.O. Box 37500  
Phoenix, AZ 85069

The blue Disability Claim form needs to be completed with your information whether you are claiming partial or total disability. If you will be claiming a partial disability, please call Liberty immediately to discuss your modified work schedule with them. You will need to write "Partial Disability" on the form in the section requesting how and where

your injury or illness occurred. Also include your modified work schedule and your diagnosis in this section. In the box asking for "Date Last Worked," indicate the last full day worked before you started your reduced hours based on your doctor's recommendation. Leave the "Date Returned to Work" box blank. In the section "Identify Other Income," give an estimate of your part-time wages (based on your reduced hours) on the first line, and leave the other lines blank.

Mail the completed blue Disability Claim Form and the white Reimbursement Agreement to Liberty Mutual in the attached postage-paid envelope.

Fill in the top portion of the yellow Attending Physician's Statement and give it to your doctor. Your doctor will complete the form and then mail or fax it to Liberty Mutual. In the case of partial disability, he or she will need to indicate in Section 3 your work restrictions for your partial disability, e.g., cannot work more than 5 hours per day. Your doctor should also attach copies of test results and consulting physicians' reports, if applicable.

**NOTE: After your baby is born, please call your Liberty Mutual claims analyst to let him or her know the date of birth.**

### **Disability Benefit Payments:**

Once your doctor has taken you off of work or restricted the number of hours you may work, you must use up to 30 calendar days (not counting University holidays) of sick leave before total or partial disability payments from Liberty Mutual can begin. You must use up to 30 calendar days of sick leave regardless of your waiting period. Each day of partial disability does count as one calendar day, as does each day of total disability. If you have less than 30 calendar days of sick leave, then you are required to use all of your sick leave hours. You are **NOT** required to use your vacation leave before disability payments can begin. The decision to use vacation leave is between you and your department. (See your Department Benefits Assistant if you have any questions regarding vacation usage.)

Payments from Liberty Mutual will begin after all three of the following events have occurred:

- Your sick leave is exhausted (or you have used 30 calendar days of sick leave);
- Your UC salary stops (except if you are partially disabled); and
- Your waiting period is exhausted.

### **Taxes**

**SHORT-TERM DISABILITY** - Social Security (OASDI) and Medicare taxes will be withheld from your Short-Term Disability benefit checks, if you normally have OASDI/Medicare withholding from paychecks. Public Law 97-123 states that, effective 1/1/82, OASDI and Medicare taxes must be withheld from disability income benefits paid during the first six months that a disabled employee is off of work. Any benefit you receive from Short-Term Disability is subject to state and federal income taxes and will be reported to the IRS by Liberty Mutual. You may elect state and federal income tax withholding from your disability checks.

**SUPPLEMENTAL DISABILITY** - Since your monthly Supplemental Disability premiums are taxed, the benefits you receive from Supplemental Disability are **tax-free**.

You will receive a W-2 form directly from Liberty Mutual next year showing Short-Term Disability and Supplemental Disability benefits. Questions regarding your tax liability may be directed to an IRS office or a tax consultant.

### **California State Disability Insurance (SDI):**

If you have not been employed by the University for at least eighteen months at the time you become totally disabled, you **MUST** apply for benefits under SDI. You are not required to apply for SDI for a partial disability. A SDI claim form will be mailed to you after you have filed your Liberty Mutual claim. When you receive written notification from SDI regarding their benefit, even if you are denied SDI benefits, send a copy of the letter to Liberty Mutual immediately. Liberty Mutual will automatically withhold part or all of your benefit until they are provided with the SDI notification.

## **Continuing Your Insurance Plans:**

If you are on partial disability and are working at least 17.5 hours per week, all of your insurance benefits will continue. If your time falls below 17.5 hours per week or if you become totally disabled you may need to make arrangements for continuation of your benefits. Please contact the Benefits Office at (530) 752-1774 if this should happen.

### ***Medical Insurance***

The University will continue to make its contribution towards your medical insurance premium while you are receiving Short-Term Disability benefits, provided you do **NOT** separate from the University. If the UC medical plan you selected requires you to pay a portion of the premium, you must make arrangements with the Benefits Office at (530) 752-1774 to continue paying that portion. See "Family and Medical Leave" below.

#### ***FAMILY AND MEDICAL LEAVE ACT (FMLA) OF 1993***

Please note that if your leave of absence or partial disability is approved under FMLA, the University's contribution towards your insurance plans will include contributions for both DENTAL AND VISION as well as medical. However, your department must process your leave as an approved FMLA leave before any premiums can be paid on your behalf. This additional contribution will continue for the maximum time allowable. If you are on leave of absence for disability and it is **NOT** covered under FMLA, the University will make its contribution towards medical insurance **ONLY** (not dental and vision) while you are receiving Short-Term Disability benefits from Liberty Mutual. Your department will provide you with the Family and Medical Leave forms.

### ***Dental, Vision, Legal, Life, Dependent Life, and AD&D insurance.***

**If you wish to keep these insurance benefits during an unpaid leave, you must pay premiums directly to the Benefits Office.** You will receive a letter from the Benefits Office regarding payment for continuation of benefits. Dental and vision may be covered for the first 12 weeks if you are approved for FMLA leave (see above). Call the phone number on the letter for further information regarding these benefits.

If you choose not to pay the premiums during your leave, then your coverage will end. You will have 31 days after the date you return to work to enroll again in these insurance benefits. To do so, please obtain a UPAY 850 from your department. Complete Section 1, check the box for "Return from leave/furlough" in Section 2, and then complete the rest of the form to re-enroll in any benefits you let lapse during your leave. Call Employee Benefits if you have any questions.

If you have a period of partial disability, you are not required to pay your Supplemental Disability premium. Call (530) 752-1774 for information on how to cancel your premium. You must re-enroll in Supplemental Disability within 31 days of returning to your normal work schedule.

## **Enrolling Your Newborn in Your Insurance Plans:**

You will have a "**Period of Initial Eligibility**"(PIE) to enroll your newborn in your insurance plans as well as to enroll in or increase your Employee-Paid Life Insurance coverage and enroll in Dependent Life Insurance coverage. This PIE begins the day of the baby's birth and ends 31 days later.

You can obtain the following forms from the At Your Service website (atyourservice.ucop.edu) or from your Department Benefits Assistant:

- UPAY 850** Enrollment, Change or Cancellation form for employee and dependents for Medical, Dental, Vision, Legal, Life, Dependent Life, Disability and AD&D.
- UPAY 717** DepCare/HCRA Enrollment
- UBEN 116** Designation of Beneficiary (or you may designate online on At Your Service)

After you have completed the forms, send them to:

Employee Benefits  
UC Davis  
Human Resources Administration Building  
One Shields Avenue  
Davis, CA 95616-8534

### **Other Paycheck Deductions**

If part of your leave will be paid (using sick leave, vacation, or part-time work), you should be aware that all of your normal deductions, e.g., parking fees, will be taken from each paycheck issued during your leave. Contact Parking Services at (530) 752-3729 if you wish to cancel parking while you are on leave. Also, if you have payroll deductions for a loan from the Tax-Deferred 403(b) Plan, insurance premium payments from A+ Auto & Home Insurance (California Casualty), or payments to a credit union, you will need to make arrangements for payments if you will miss any pay periods during your leave. You may contact the 403(b) Loan Office at (800) 239-4002 ext. 70747. A+'s telephone number is (877) 411-1426.

### **Allowable Time Off:**

Submitting a disability claim form does ***NOT*** request or grant a leave of absence or reduced work schedule for you. Contact your supervisor to make these arrangements. You may also want to inquire about your rights under the ***Family and Medical Leave Act of 1993 (FMLA)*** while discussing your leave with your supervisor.

Employees disabled from working because of pregnancy, childbirth, or related medical conditions are eligible for a leave of absence for up to four months, upon request. Liberty Mutual will recognize a disability period beginning up to ***two weeks before*** your estimated due date and ending ***six weeks following delivery or eight weeks after a C-section*** for a maternity claim. Longer periods of disability may be covered if the baby is late or if there are medical complications.

### **Return to Work**

If you were on leave without pay for 120 days or more, you may enroll in Supplemental Disability and select any of the waiting periods when you return to work by completing a UPAY 850 form. You must do this within 31 days of returning to work.

You may need to contact other offices, e.g., Parking Services, to begin deductions that were cancelled prior to your leave.

You stop accumulating UCRP retirement service credit while on approved leave without pay. When you return to pay status, you may be eligible to buyback this service credit. Contact the Benefits Office for more information.

*Please contact the Benefits Office at (530) 752-1774 if you have any questions regarding the benefits discussed herein. If your status changes from partial disability to total disability, please contact the Benefits Office immediately.*