



SHORT TERM DISABILITY INCOME PLAN

PM-42-06

Section: 42-00, HEALTH BENEFITS

Effective 01/01/90, City of Memphis Government provides for its regular, full-time employees, including those in their initial probationary period, the opportunity to purchase an insured Short Term Disability Income Plan. The purchase of coverage is voluntary on the part of the employee, and the cost of the plan is fully paid by the employee as no cost to the City. Due to the fact that Short Term Disability Income Plan benefits are paid by a private insurance carrier and not by the City of Memphis, leave not covered by the employee's accrued leave is considered by the City as leave of absence without pay.

The insurance carrier of the Short Term Disability Income Plan offered through the City makes the determination of an employee's disability. In accordance with the Short Term Disability Income Plan, benefits under this plan are paid only after all of an employee's sick leave time has been exhausted.

When an employee becomes disabled due to disability from illness and/or injury, the plan sets forth a 30 calendar day waiting period before Short Term Disability Income Plan benefits begin. The benefits afforded by the plan begin on the 31st calendar day of disability due to disability from illness and/or injury only if the employee's sick leave time has been exhausted or on any day thereafter that the employee's sick leave is exhausted. Short Term Disability Income Plan paid benefits will only include the portion of the 5 month period of time that is unencumbered by the employee's accrued sick leave time. The plan benefits continue as long as the employee is disabled due to disability from illness and/or injury, but not to exceed 5 months beyond the 30 calendar day waiting period.

Employees who elect to purchase the optional Short Term Disability Income Plan or who carry short term disability income plans separate and apart from the group plan offered through the City, shall remain under the rules and regulation of all City leave benefit policies as defined the City's Personnel Manual Policies and Procedures, and are not exempt because of any provision stated in any optional disability income plan.

Pursuant to City leave policies, when the employee has exhausted all sick leave and is still disabled and unable to return to work, the employee shall be required to use all accrued vacation and bonus day leave regardless of whether or not the employee is receiving benefits from any short term disability income plan. It is possible for the employee while using their accrued vacation and bonus day leave to be drawing Short term Disability Income Plan benefits at the same time.



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Management holds the right to evaluate an employee's employment status during any period of disability due to disability from illness and/or injury.

No employee shall be off of a City job for reasons of disability due to disability from illness and/or injury for longer than 12 consecutive months. At the conclusion of the 12 month period of time, the employee shall be separated from the City's payroll.

All matters of pension shall be governed by the rules and regulations of the City of Memphis Retirement System.

Policy and procedure questions concerning the Short Term Disability Income Plan must be directed to the Benefits Service Center, Division of Human Resources.

REFERENCE THE FOLLOWING POLICY SECTIONS

- SECTION 42-00, HEALTH BENEFITS
- SECTION 46-00, LEAVE WITH PAY
- SECTION 50-00, LEAVE WITHOUT PAY
- SECTION 66-00, EMPLOYEE STATUS