



Family Temporary Disability Benefits FAQs

*These questions and answers are designed to give you a summary of some of the plan's highlights. For a complete description of your benefits please refer to the appropriate **Plan Summary** document in the **Resource Library** section of the Benefits Web site. If there are any differences between this information and the plan documents, the plan documents will govern.*

GENERAL INFORMATION

What are Family Temporary Disability insurance benefits?

Family Temporary Disability (FTD) provides temporary disability insurance benefits to eligible employees who take approved unpaid time off work to care for a seriously ill family member or bond with a new child. For more information please see *VDI Statement of Coverage* in the *Resource Library* on the Benefits Web site at <http://benefits.stanford.edu>.

What is the relationship of Family Temporary Disability Insurance Program to Stanford's Voluntary Disability Insurance (VDI) plan and the State Disability Insurance (SDI)?

FTD insurance benefits are a component of the VDI/SDI programs. VDI/SDI benefits compensate employees who suffer a wage loss when they can't work because of their own illness or injury. The FTD benefit compensates employees who suffer a wage loss due to the need to provide care for a seriously ill family member or to bond with a new child.

How long can I receive Family Temporary Disability insurance benefits?

you may receive up to six weeks of FTD insurance benefits in a rolling 12-month period.

How is the 12-month period defined?

The 12-month period begins on the first day of your waiting period for FTD insurance benefits.

Example: An employee files a claim for FTD insurance benefits that begin on July 15, 2007, and then the 12-month period is July 15, 2007 to July 14, 2008. If the employee files a new claim for benefits that begin on December 10, 2008, the new claim year would be December 10, 2008 to December 9, 2009.

How long do I have to file a claim?

You have 60 days from the first day of absence to file a claim.

How much are payroll deductions for Family Temporary Disability insurance?

Employers are required to deduct a small percentage from the wages of employees who are covered by the VDI/SDI program. The amount changes each year and can be found in the *VDI Statement of Coverage* in the *Resource Library* on the Benefits Web site at <http://benefits.stanford.edu>.

Are payroll deductions mandatory?

Yes, FTD insurance benefits are a component of VDI/SDI and contributions are mandatory under the California Unemployment Insurance Code. You may not opt out or decline payroll deductions.

How do employees learn about Family Temporary Disability insurance benefits?

Employers are required to provide a Family Temporary Disability benefits brochure (DE 2511) to new employees and it is included the package you received at New Hire Orientation. Current employees receive the brochure and claim forms when they take a leave. The brochure may be printed from the Employment Development Department (EDD) Web page at www.edd.ca.gov or you may contact EDD for a brochure.

What is the relationship between Family Temporary Disability insurance benefits and Family Medical Leave (State and Federal)?

Family Medical Leave provides eligible employees up to 12 workweeks of unpaid leave in a 12-month period for their own serious health condition, to care for a family member with a serious health condition, or because of the birth or placement of a child with the employee for adoption or foster care.

The FTD insurance benefit does not change Family Medical Leave in any way and is completely separate from it. FTD merely provides up to six weeks of paid insurance benefits to employees who suffer a wage loss when they take time off work to care for a family member covered by the FTD regulations (child, parent, spouse, or registered domestic partner).

For more information about Stanford's policy on pregnancy leave, short-term disability leave, or the Family Medical Leave Act (FMLA), see Administrative Guide Memo 27.7 at http://adminguide.stanford.edu/27_7.pdf. For additional information about the California Family Rights Act (CFRA) contact the California Department of Fair Employment and Housing (DFEH) at www.dfeh.ca.gov. Additional information related to FMLA can also be found on the Department of Labor's Web site at www.dol.gov.

Are employees required to take Family Medical Leave at the same time they are receiving Family Temporary Disability insurance benefits?

Yes. If the employee is eligible for FML, Stanford will designate the leave as such.

Will there be a waiting period for Family Temporary Disability insurance benefits?

Yes. You must take two weeks of earned but unused vacation accruals before receiving FTD insurance benefits. One of these vacation weeks can be used during the waiting period.

If you do not have two weeks of accrued vacation time, vacation time will be used to the nearest full day increment up to the two week requirement. If less than one week is available, the remaining portion of the waiting period may be without pay, or you may use family sick leave, PTO or floating holiday, if available and applicable.

FTD benefits will begin after the vacation requirement or waiting period is met, whichever is later.

Additional information related to the Stanford University family sick leave policy can be found at http://adminguide.stanford.edu/22_6.pdf. For employees covered by a collective bargaining agreement, refer to the appropriate contract.

If a holiday falls when I'm on vacation, and before receiving FTD wage replacement, does the holiday count toward the requirement to take up to two weeks of accrued vacation?

No. Just as with VDI/SDI, you receive holiday pay and it does not count against vacation pay. You must take up to 80 hours of accrued vacation, if available.

If I have accrued vacation or family sick leave, can my accrued hours be used to supplement FTD insurance benefits?

Yes. FTD insurance benefits may be supplemented using the salary continuation policy to continue regular pay after using two weeks of vacation.

Is my job protected if I use Family Temporary Disability insurance benefits?

No. Unlike an approved Family Medical Leave, the FTD insurance program does not protect anyone's job. It simply provides partial wage replacement when you cannot work due to the need to care for a child, parent, spouse, or registered domestic partner, or to bond with a new child.

If I am not yet eligible for FML, can I apply for Family Temporary Disability insurance benefits?

Yes, provided the employee has been granted a personal leave from their department and meets the eligibility requirements for FTD insurance benefits.

ELIGIBILITY AND USE

Who is eligible for Family Temporary Disability insurance benefits?

Any employee who has earned at least \$300 in salary and who has had VDI/SDI withholdings from their Stanford paycheck could be eligible.

Am I required to take all of my Family Temporary Disability insurance benefits at one time?

No. The law does not establish a minimum number of hours, days, or weeks that an employee must take FTD insurance benefits. It only establishes the maximum period or dollar amount of wage replacement insurance benefits—six paid weeks paid times the weekly benefit to be used within a 12-month period. FTD insurance benefits may be paid intermittently.

Am I eligible for Family Temporary Disability insurance benefits if I have to provide care for a qualifying relative out-of-state or out-of-the-country?

Yes. You can file a claim for FTD insurance benefits to care for a qualifying relative who is out of the state or out of the country. Benefits may be payable provided the medical certificate provided to Liberty Mutual or the State, establishes a need for care.

Can I receive both Stanford family sick leave (up to 15 days) and Family Temporary Disability?

Yes. Family sick leave may be used up to the annual maximum as described in the Administrative Guide at <http://adminguide.stanford.edu/22.6.pdf> to supplement FTD insurance benefits through the salary continuation program, not to exceed your regular Stanford base pay.

If a woman has given birth and fulfilled the waiting period of seven days during her own VDI/SDI, she does not have to take a second waiting period if she applies for FTD. And, does she still have to take up to two weeks of accrued vacation before receiving FTD wage replacement?

Yes. She must take two weeks of her accrued vacation even if there is no waiting period.

Can I use family sick leave to supplement the FTD insurance benefits to bond with a healthy child?

No. Family sick leave is not available for this purpose because the child is not sick.

BENEFITS

Can I collect Family Temporary Disability insurance benefits while collecting other wage replacement?

No. You may not receive FTD insurance benefits if you are also eligible for, or already receiving VDI/SDI, Unemployment Compensation Insurance, or Workers' Compensation (if Workers' Compensation benefits are equal to or greater than the FTD benefits).

How is the weekly Family Temporary Disability insurance benefit calculated?

VDI participants receive a weekly benefit equal to 60% of their current earnings or the program maximum, whichever is less; SDI participants receive weekly benefits equal to 55% of earnings calculated based on the calendar quarter with the highest earnings during the base period or the program maximum, whichever is less.

Will Family Temporary Disability insurance benefits equal my full pay?

No. However, the weekly FTD insurance benefit amount may be supplemented with family sick leave when applicable, vacation, PTO, or floating holiday under the Stanford salary continuation policy to maintain full salary.

If I receive Family Temporary Disability insurance benefits, what happens to the Stanford retirement savings contributions?

There are no retirement contributions on FTD insurance benefits. If you participate in the salary continuation program, a retirement contribution will be made based on the wages paid by the university, but not on the FTD insurance benefits.

If an employee is receiving Family Temporary Disability insurance benefits, what is the effect on health and welfare benefits - when the employee is on a paid leave?

If an employee is receiving FTD and is on FMLA or an approved leave of absence, the University contribution continues.

Can I continue to receive FTD insurance benefits if I terminates employment?

Yes. As long as your claim has been filed and accepted by Liberty Mutual before the date of termination from the university payroll.

As a new employee am I eligible for FTD benefits?

Yes, but your benefit may be subject to a pre-existing condition clause and limited to the state rate. Please refer to the *VDI Statement of Coverage* found in the *Resource Library* on the Benefits Web site at <http://benefits.stanford.edu>.

CLAIM FORMS

How do I initiate a claim for Family Temporary Disability insurance benefits?

VDI participants file their FTD claims with Liberty Mutual by calling (800) 896-9375.

SDI participants file their claims with the California Employment Development Department (EDD).

Different information is required depending on the reason for the FTD claim.

Can I download the claim form for Family Temporary Disability?

Yes. Stanford VDI participants can download FTD claim forms from the Stanford Benefits Web site. SDI participants can obtain FTD claim forms from their local EDD office or the EDD Web site.