



COLORADO
Department of Transportation

Division of Administrative Services

Strategic Workforce Solutions
4201 E. Arkansas Ave., Suite 290
Denver, CO 80222

Date:

To:

Our office has received information indicating that you have an illness or injury which either requires a continuous period of absence with an uncertain return to work date, or that limits you to working 32 hours or less per week. If you are unable to return to work full-time, you are encouraged to apply for Short-Term Disability (STD). You are required to contact Shawn Eberly, CDOT's Benefits Administrator, at 303-757-9451 or dot_benefits@state.co.us to notify her that you have applied for STD.

HOW TO APPLY:

All permanent state employees are entitled to apply for STD. If your date of disability (first date of continuous absence or limited hours) is July 1, 2015 or after, you should apply through UNUM Insurance Company.

The UNUM STD application can be found on the State of Colorado website at <https://www.colorado.gov/pacific/dhr/disability>. (Under STD Claim Forms, select FY 2015-16 State Short-Term Disability {STD} Claim Form (Unum Insurance Company)).

If you do not have access to the internet or a printer, please contact Shawn Eberly at 303-757-9451 to request an application by mail.

Please follow these instructions rather than the instructions printed on the application form itself:

1. You are responsible for completing the Employee Sections on pages 4, 5, and 9. Page 6 should be read and completed at your discretion. You need to sign the last page, Employee / Individual Authorization.
2. CDOT employees should use the Agency Code **118**.
3. Our Group Policy Number is **419127**.
4. When completed, pages 4, 5, 6, and the last page should be sent to UNUM either by fax 1-800-447-2498 or by mail to UNUM at PO Box 100158, Columbia, SC 29202-3158.
5. Do not worry about pages 7-8 of the application. UNUM will notify Employee Relations (ER) that your application has been received. ER will then submit the required information to UNUM.
6. You need to complete Part 1 on page 9 of the application. You are then responsible for providing the Attending Physician section on pages 9-10 to your physician for completion. After completion, your physician should fax or mail pages 9-10 to UNUM.
7. If the information on the application is incomplete, the forms may be returned for completion and delay approval of benefits.



STD SALARY BENEFIT:

If approved by UNUM, the STD Benefit is computed at 60% of your basic pre-disability earnings up to a maximum benefit of \$2,310.00 per week, less income.

- Before STD benefits are payable, a 30-day waiting period applies. The 30 calendar days are measured from the date your disability began, as determined by UNUM.
- In addition, all accrued sick leave must be exhausted before STD benefits are payable.
- If you do not have enough accrued sick leave hours to cover the 30-day waiting period, you must use annual leave during the waiting period.
- If both sick leave and annual leave are exhausted during the 30-day waiting period, then Leave Without Pay applies for the remainder of the waiting period.

YOUR OTHER STATE BENEFITS DURING STD:

- When Leave Without Pay applies, there may be no earnings to cover your regular benefit premium deductions (health, dental, optional life, long term disability) and any contributions to flex spending. It becomes your responsibility to pre-pay these on a monthly basis. Contact Shawn Eberly, CDOT's Benefits Administrator, at dot_benefits@state.co.us or 303-757-9451 to make arrangements.
- Per State rules, any sick leave earned while you are on STD, must be used at the beginning of each month. Be aware that no STD benefit will be paid on the day sick leave is used, but annual leave can be used to make whole on that day.
- There is no requirement to use any remaining annual leave after the 30-day waiting period, because to do so will reduce your STD benefit payment. However, if you would prefer to apply annual leave to prepay benefit premiums that is allowed. Contact Shawn Eberly, CDOT's Benefits Administrator, at dot_benefits@state.co.us or 303-757-9451, to discuss your options.
- Employees on STD do not earn PERA service time for those periods on unpaid leave for the entire month or earning less than PERA's Service Credit minimum. Contact PERA for details at 1-800-759-7372.

STD JOB PROTECTION:

Permanent employees with at least one (1) year of State Service are eligible for STD leave, which is a type of **unpaid leave** of up to six (6) months while either State or PERA STD benefit payments are being made.

- To be eligible for the job protection of STD leave, an STD application must be submitted to UNUM within 30 calendar days of the beginning of the absence, or at least 30 calendar days prior to the exhaustion of all accrued sick leave.
- STD leave runs concurrently with all other types of leave (annual, sick, holiday, injury, make whole, FML). If approved, STD benefits and STD leave (if applicable) can be for up to 180 calendar days within a 12-month period, not per injury/illness.
- An employee receiving a Workers' Compensation salary benefit typically cannot also receive a Short Term Disability salary benefit. However, it is important to apply for STD anyway in order to gain the job protection of STD leave.

PERA DISABILITY PROGRAM:

In addition to the State-provided STD available through Standard, PERA also offers a disability program. For questions or to apply for PERA Short-Term Disability, you will need to contact PERA directly at 1-800-759-7372. The State's STD benefit is offset by PERA's STD benefit; employees are not eligible to receive full payment from both.

Sincerely,
Employee Relations

Rev. 8/2015

