SHORT-TERM DISABILITY CLAIMS

Short-term disability (STD) insurance provides income replacement if you are unable to work temporarily due to a disability. GW provides two options; eligibility is based on employee classification and years of service.

GW PAID SHORT-TERM DISABILITY (GW PAID STD)
After two years of service, full-time benefits-eligible faculty and staff are eligible for GW Paid STD. If approved, the GW Paid STD benefit will replace 50% or 100% of your benefits eligible salary (minus appropriate deductions) for the approved duration of your disability. Paid benefits begin after the 14 calendar day benefit elimination period which is the period of time you must be disabled for before paid benefits begin.

VOLUNTARY SHORT-TERM DISABILITY (VSTD)
Full-time faculty and staff with less than two years of benefits-eligible service, part-time faculty and staff as well as Medical Residents are eligible to enroll in VSTD coverage. If approved, the VSTD benefit will replace 60% of your benefits eligible salary, as of the date of disability, up to a maximum of $3,000 per week, for up to 150 calendar days, after the 14 calendar day benefit elimination period.

COORDINATION WITH PAID TIME OFF
GW Paid STD is paid through GW Payroll Services therefore employees approved for 50% or 100% GW Paid STD benefits will continue to accrue annual and sick time at 50% or 100% of the employee’s normal accrual rate, respectively.

The VSTD benefit is paid by Lincoln Financial not through GW Payroll Services, therefore, an employee’s sick and annual time accrual for the time on disability may need to be pro-rated per university time off policy. You can elect to use accrued sick, annual, or other applicable available paid time off to remain in paid status during the elimination period or to supplemental your GW pay.

EMPLOYMENT STATUS AND SHORT-TERM DISABILITY
Approval of STD benefits does not guarantee continued employment. You must still follow applicable university policies for approval of job-protected leave, such as Family and Medical Leave (FMLA). If you believe you are a qualified individual with a disability, you may also request a reasonable accommodation to allow you to perform the essential functions of your position which may include a period of job-protected leave.

OCCUPATIONAL DISABILITIES
Disabilities due to occupational injuries or illnesses are not covered under the university’s STD plans and need to be reported to the Risk Management department for consideration of Worker’s Compensation.

If you apply for Worker’s Compensation or have been denied for Worker’s Compensation and you are appealing the denial, any open STD claim for the same disability will be closed. In addition, if it is determined that your disability is due to an occupational illness or injury, you will be required to reimburse the university for any STD pay received. You must contact GW Benefits if you apply for or have been approved for worker’s compensation benefits or are appealing a Worker’s Compensation denial related to a short term disability claim.

Short term disability payments may also be reduced if you receive other deductible income while you are disabled.

If you need to apply for STD benefits, please contact Lincoln Financial (PDF).