

SHORT TERM DISABILITY (STD) BENEFIT (HR-3.08)	
Summary	<p>Carolinas HealthCare System values the long-term health and well being of team members. Our Total Rewards Program offers a number of benefits that encourage team members to keep their body and mind healthy. At the same time, Carolinas HealthCare System recognizes that team members sometimes experience an unfortunate illness and/or injury that lasts beyond a few days or weeks. It is important during a time like this that a team member is not worried or concerned about their job or paycheck. Because of that Carolinas HealthCare System, again through the Total Rewards Program, offers pay security to eligible team members in the form of a Short Term Disability (STD) benefit. Carolinas HealthCare System is proud to care for team members by offering this security at no cost to team members.</p>
Applies to:	<ul style="list-style-type: none"> ➤ All full-time and part-time Carolinas HealthCare System team members with standard work hours of at least 60 hours per pay period.
Definitions	
Procedures	<ul style="list-style-type: none"> ➤ General Guidelines <ul style="list-style-type: none"> • About the Summary Description • About the STD Benefit ➤ Team Member Responsibilities
Related Policies	
Related Links	<ul style="list-style-type: none"> ➤ Short Term Disability Plan Document

SHORT TERM DISABILITY (STD) BENEFIT**(HR-3.08)****General Guidelines****About the Summary Description**

This policy summarizes the STD benefit. It does not fully represent all the terms of the plan. Please refer to the summary plan description or plan document for a full explanation of coverage and limitations. If there is a difference between this policy, the summary plan description, or the master plan document, then the master plan document will control.

See [Short Term Disability Plan Document](#).

About the STD Benefit

- This benefit is available to team members who:
 - Are full-time or part-time and with 30 or more standard hours per week, and
 - Have reached the first day of the month following 90 days of continuous service to Carolinas HealthCare System, and
 - Have had 14 calendar days (or 7 days if enrolled in the STD Buy Up option) of continuous illness or injury, and
 - Have used all earned Catastrophic Bank hours (if they have any), and
 - Have had their illness or injury statement approved by Carolinas HealthCare System's short term disability benefit provider.
- Carolinas HealthCare System is pleased to offer team members with illness or injury pay security with weekly payments equal to 60% of the team member's base salary, up to \$2,500.00 per week.
- Team members must use available Paid Time Off (PTO) and Catastrophic Bank hours during the 14 day (7 day if enrolled in the STD Buy Up option) elimination period for STD benefits. Catastrophic Bank hours must be depleted before STD benefits can begin.
- After the 14 day (7 day if enrolled in the STD Buy Up option) elimination period for STD benefits, team members may choose not to take the STD benefit until their PTO bank is depleted.
- Team members receiving the STD benefit can be secure in their health and life insurance benefits with Carolinas HealthCare System. Team members on STD may continue health plans under the regular team member rate paid previously. Payment for health insurance may be coordinated with Benefits Administration at (704) 631-0263.
- Carolinas HealthCare System recognizes that despite illness or injury, some team members may be able to continue to work in a different position. In other words, the illness or injury may prevent the team member from working in their regular position but not from working altogether. Team members who take another position which results in a 20% or more decrease in base earnings may receive the STD benefit while working. In this case, the STD benefit will

be combined with a team member's new earnings to equal up to 100% of the team member's pre-disability pay.

- The STD benefit is not paid for:
 - Injuries caused or contributed by an act of war, whether declared or not.
 - Injuries caused by one's commission in or attempt to commit a felony.
 - Injuries caused by one's participation in an illegal occupation.
 - Injuries occurring while working in a job for one's self or another employer.
 - Intentionally self-inflicted injuries.
 - Work-related injuries or illnesses. (Carolinas HealthCare System takes care of team members injured or ill as a result of their job through our worker's compensation benefit.)
 - Team members that no longer work at Carolinas HealthCare System.

Team Member Responsibilities

- It is the team member's responsibility to turn in all requested information, in a timely manner, to make sure that benefits are paid on time.
- A team member who receives the STD benefit through fraud is subject to team member counseling up to, and including, the end of employment. Team members receiving the STD benefit through fraud are subject to repayment of money received.