



Short-Term Disability (STD) Benefits Frequently Asked Questions (FAQs)

Augusta Health is committed to offering competitive short-term disability (STD) coverage at no cost to team members. This FAQ provides information about short-term disability benefits.

Q: What is Short-Term Disability (STD)?

You are unable to perform the material and substantial duties of your regular job due to your sickness or injury, you have a loss in weekly earnings due to that sickness or injury, and you are under the regular care of a physician.

Q: How do I file a STD claim with Sun Life?

- Online: www.sunlife.com/account and click on "Submit a claim."
- Phone: 888-444-0239, Mon-Fri, 8:00 a.m. to 8:00 p.m. ET.
- View: [step-by-step instructions](#).

Q: How soon can I file for STD benefits before a claim?

Sun Life claims can be filed after your date of hire, following your enrollment in Augusta Health benefits, and up to 30-days prior to the pre-scheduled disability absence.

Q: Who do I notify when I need to report a STD claim?

Contact Sun Life and notify your manager of your expected absence from work. Keep your manager informed of your expected return to work date. Follow departmental call out procedures until your claim is approved.

Q: What information do I need to have ready when filing any STD claim with Sun Life?

You will need to provide the following information when contacting Sun Life:

- Employer: Augusta Health; Policy Number: 966826
- Your name; social security number; and date of birth
- Your preferred contact method including a way to reach you when away from work.
- Dates expected to be absent from work, if applicable (estimated dates are ok)
- Nature of the request for absence or workplace accommodation
- Information about your treating healthcare provider(s)
- Whether your absence request is for a continuous, intermittent, or reduced schedule.

Q: When do STD benefit payments generally begin?

Once date of delivery or surgery date has been confirmed, and the claim has been approved, STD will start on the 8th day of disability. The first week is an elimination period where PTO/ATO is used, or you may elect to not be paid.

Q: What is the STD benefit amount and how am I paid for the benefit?

Following the waiting period (7 days), you will receive 60% of your weekly pre-disability earnings in your Augusta Health paycheck. Plan maximums will apply (example \$2,500 each week). Visit



the Augusta Health HR benefits page at <https://investinginus.augustahealth.com/benefits/> and select Disability Benefits to view policy details.

Q: What is my Augusta Health system access during an extended leave of absence?

During your absence from work, you will not have access to your Augusta Health email or any of your Augusta Health work-related software applications.

Q: Eligibility and steps to apply for FMLA?

You can apply for FMLA at any time however one must have worked for Augusta Health for 12 months and worked at least 1,250 hours in the last 12 months to be eligible for FMLA. View the Augusta Health [FMLA, Leave, and Absence Policies](#) out on Pulse for details. If filing a short-term disability claim and meeting the requirements for FMLA eligibility, then the FMLA filing with Sun Life will be automatic.

Q: How can I use PTO/ATO during short-term disability?

If you have hours available (or receive donated hours) you may use available PTO/ATO to cover a short-term disability waiting period and/or to supplement your short-term disability earnings. If using PTO/ATO related to any STD/FMLA/ADA claim or long-term absence, email your manager and Human Resources at humanresources@augustahealth.com.

Q: Steps for returning to work?

Notify Sun Life and your manager of your plans to return to work. Provide a return-to-work clearance from your medical provider to Employee Health and Human Resources at least three days prior to your planned return date to Augusta Health. The HR email address is humanresources@augustahealth.com or it can be faxed to (540) 932-4729.

Q: With respect to maternity what does “disability” mean?

The six weeks after a vaginal delivery or the eight weeks after a C-section delivery.

Q: What is an example maternity claim timeline?

- **Prior to STD:** When foreseeable, submit your claim to Sun Life up to 30 days prior and notify your manager of your expected absence from work.
- **Week 1:** Seven-day elimination period from first day of disability, and/or surgery, including birth. Use available PTO/ATO to cover the elimination period.
- **Weeks 2-5 for vaginal delivery or Weeks 2-8 for C-section delivery:** Short-term disability covers 60% of your pre-disability income. Use available PTO/ATO to bring your disability earnings to 100% of pre-disability base pay if you choose.
- **Weeks 6-12 for vaginal delivery or Weeks 9-12 for C-section delivery:** If deciding to take the full 12 weeks off work for bonding then contact Sun Life at the end of the short-term disability period to request a continuation of FMLA and/or ADA (as applicable) and notify your manager if planning to use any available PTO/ATO to supplement your pay during your remaining leave period. If your PTO/ATO is exhausted and you take the time off as unpaid, any benefit deductions owed will be captured in future paychecks after you return to work.