Short-term, long-term disability benefits can help replace income

Imagine not being able to work, because of medical issues, for a short while or for an extended period of time. How would you pay your bills? How would you support yourself and your family?

Through both short-term and long-term disability benefits, BJC provides support to eligible employees who need to take extended time away from work to attend to important medical issues. These benefits help to replace some of the income an employee would lose while disabled. Employees can elect to increase their long-term disability benefit during annual benefits enrollment, Oct. 28-Nov. 11.

Short-term disability

To protect your income, BJC provides full-time and part-time employees with a short-term disability (STD) benefit at no cost, after you've completed six months of employment with BJC. Employees may file a claim for STD benefits if you foresee a need to be out of work for a health care need, such as surgery or the birth of a child. The benefit pays 60 percent of an eligible employee's weekly earnings, up to $2,500 per week for 25 weeks (or 180 days).

Long-term disability

Another way BJC protects employees is through the BJC's long-term disability (LTD) benefit. With the LTD benefit, full-time employees are eligible to receive 50 percent of their base pay, up to $8,000 per month at no cost, after completing six months of employment with BJC.

Employees who want to increase their LTD benefit will have an opportunity to purchase additional coverage during 2021 annual benefits enrollment (Oct. 28-Nov. 11, 2020):

- Full-time employees will have the option to purchase an additional 10 percent in LTD coverage, to a maximum of $10,000 per month in coverage.
- Part-time employees will have the option to purchase 60 percent in coverage, to a maximum of $10,000 per month.

To help you learn more about short-term and long-term disability benefits, here are some frequently asked questions and answers:

STD and LTD benefits FAQs

Q. When a full-time employee goes on long-term disability and receives LTD benefits, is there a limit to how long the employee will receive 50 percent of his or her base pay, up to $8,000 per month?
A. The maximum benefit period varies, based on the age of the employee at the time the employee is approved for long-term disability. For example, an employee who is approved for long-term disability at age 62 could continue to receive LTD benefits until age 65, as long as the employee is still deemed disabled.

Q. Does a certain period of time need to pass before I qualify for STD & LTD?

A. To qualify for STD, you must satisfy the 5-day “elimination period.” The elimination period is a series of consecutive days of disability or partial disability for which no disability benefit is paid. To qualify for LTD, you must satisfy the 180-day elimination period. BJC’s short-term disability plan may apply during the LTD elimination period.

Q. Will I be required to pay for my benefits while I’m on a leave of absence?

A. Yes. Benefit contributions due for coverage — for example, your medical, dental, vision and life insurance contributions — will be collected from available PTO while you’re on leave. Once your PTO is exhausted, benefit contributions that are due will go “into arrears,” meaning they will be collected when you return to active employment.

Q. Do I need to complete an evidence of insurability (EOI) form to purchase additional LTD insurance?

A. No, you don’t need to complete an EOI form.

Q. Where can I find coverage details for short-term and long-term disability?

A. Look for the Summary Plan Descriptions (SPD) and applicable Certificates of Coverage available on the Benefits/Plan Information page on BJCtotalrewards.org.