



WORKING TOGETHER: FMLI AND STD

BROADER PROTECTION WITH TWO TYPES OF COVERAGE



Your Short-term Disability coverage offers important benefits that can help prevent financial hardships for your employees when they're experiencing a disabling condition. If paying first, FMLI can fill in when STD ends.

FAMILY AND MEDICAL LEAVE INSURANCE (FMLI) AND SHORT-TERM DISABILITY (STD)

WHAT YOU NEED TO KNOW

An employee may experience multiple leave events throughout the year. By having both FMLI and STD they may be covered for different leave types at different times.

- FMLI may pay an intermittent leave benefit, STD does not.
- FMLI also provides coverage for family leave events that STD does not cover.
- FMLI may cover particular medical events that STD does not.
- When STD is insured by The Hartford, FMLI may be designed to wrap around STD, providing additional coverage in terms of durations and benefit amounts.
- STD claim durations are available on a “per claim” basis. FMLI durations are available on a 12-month basis.

How FMLI and STD Can Work Together to Fill Potential Income Replacement Gaps.

GAPS

If an employee has a serious health condition requiring an extended absence, FMLI benefits may end long before Long-term Disability (LTD) payments can begin, leaving the employee without income for an extended period of time. For example:

- Depending on the plan design, FMLI may pay up to 12 weeks for leave taken for a serious health condition.
- If the LTD benefit begins 27 weeks after an eligible employee first becomes disabled without STD protection to fill that gap, the employee could have no replacement income for at least 14 weeks.

Additionally, the FMLI benefit duration may be based on a shared entitlement for Family and Medical Leaves including certain military-related leaves, combined. If an employee takes Family Leave, and then later that same year becomes disabled and takes Medical Leave, the allowable Medical Leave will have been reduced by the number of weeks previously taken for Family Leave. Without STD coverage, there may be weeks in which an employee receives no income.

EXAMPLES OF COVERAGE GAPS			
FAMILY LEAVE	MEDICAL LEAVE	COMBINED FMLI DURATION	INCOME GAP
Up to 12 weeks	Up to 12 weeks	12 weeks in a 52-week period	14-26 weeks ¹
<p>Example 1: A new father takes 10 weeks of paid Family Leave to bond with his child. He returns to work for a while, but then suffers a serious injury during an off-work accident and will need extensive recovery time. Since he has already used up 10 weeks for paid Family Leave, he has only two weeks remaining for paid Medical Leave. Without Short-term Disability insurance, he'll have no income replacement once his two weeks of paid Medical Leave are over.</p> <p>Example 2: An employee with older parents takes time off to deal with her mother's serious health condition. She uses up all 12 weeks of paid Family Leave to care for her mother. Later that year, the employee becomes critically ill and may eventually qualify for her employer's Long-term Disability policy. Since she has and is eligible for Short-term Disability insurance, she'll have income replacement for the next 26 weeks until Long-term Disability insurance kicks in.</p>			

STD benefit durations are not limited based on any prior unrelated leave that may have been taken.

STD protection from The Hartford helps you provide a more comprehensive income replacement benefit for your employees while also providing financial protection for longer duration claims.

KEY DIFFERENCES BETWEEN VT FMLI AND STD

FAMILY & MEDICAL LEAVE INSURANCE (FMLI)	SHORT-TERM DISABILITY (STD)
FMLI provides coverage for family leave events	STD does not provide coverage for family leave events
A range of leave durations beginning at 6 weeks and going up to 26 weeks (durations can be separate or shared)	A range of leave durations going up to 26 weeks
Serious Health Condition Definition	Test of Disability Own Occupation or Own Job. Limited to own disabling condition (i.e., illness or injury) and not impacted by any family needs
Intermittent use in less than full days, for example, certain chronic conditions as needed; frequency can be similar to absences covered by unpaid leave laws	Doesn't cover intermittent absence needs
Replenishes overall benefit based on a 12-month period	Full benefit is available on a per claim basis if unrelated or outside the successive period for related conditions
Given the different leave types, not coordinating with Long-term Disability insurance can create what could be a sizeable gap without wage replacement	Serves as a waiting period for Long-term Disability insurance, transitioning the employee without an interruption in benefits

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Paid Family and Medical Leave Form Series GBD-1859 PFML (VT).

Not available in all states.

¹ This scenario assumes LTD benefits would begin at week 27.

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