



Short Term Disability

Recovery and Claims Services

Mayo Clinic voluntarily provides employer paid Short Term Disability (STD) benefits to its employees. Recovery and Claim Services (RCS) administers Short Term Disability benefits for Mayo Clinic employees.

WHAT IS SHORT TERM DISABILITY?

STD is a benefit which provides financial protection from loss of income if you have a non-work related injury or illness. It is not governed by any state or federal agency but instead is an optional benefit provided by Mayo Clinic. Mayo Clinic's STD benefit provides compensation for employees who are eligible for the benefit and satisfy the waiting period which is required before the benefit begins.

HOW DO I KNOW IF I AM ELIGIBLE FOR STD?

Mayo Clinic's STD policy, found at <http://intranet.mayo.edu/charlie/mayo-clinic-staff-policy-manual/absences/>, outlines eligibility requirements. In order to verify eligibility, RCS must review your medical records to substantiate the absence. Therefore, as indicated in the STD policy, you must sign an Authorization to Release Protected Health Information allowing RCS staff to review your medical record.

HOW CAN RECOVERY AND CLAIM SERVICES HELP ME?

RCS offers comprehensive, quality management services to support ill and injured employees during their recovery. RCS is responsible for ensuring the STD benefit is being administered according to the STD policy. You will be assigned a case manager within RCS who can assist you with questions you may have regarding the STD benefit.

HOW DO I APPLY FOR SHORT TERM DISABILITY BENEFITS?

The application process occurs when you request a leave via the Employee Incident

Reporting and Medical Leave Requests tile in the timekeeping system (<https://ohs-prod-portalui.mayo.edu/RcsHome>). The STD request/authorization is triggered when you request the Leave of Absence. If you are unable to request the Leave of Absence yourself, a manager/supervisor can request the leave for you; however the STD benefit request process will not be considered complete until you sign the required authorization.

HOW WILL I BE PAID?

STD is a taxable benefit that is paid to you through payroll at your specific site.

DOES STD COVER MY MEDICAL EXPENSES?

No, STD does not cover your medical expenses. Your medical expenses are covered according to your health insurance plan.

WHEN AND IN WHAT CAPACITY WILL I RETURN TO WORK?

RCS will advise how long you are eligible for the STD benefit based on your injury or illness. If unable to return to work at the expiration of your eligibility and the continued absence is medically supported, eligibility may be extended. RCS has the capability to assist you with return to work efforts. RCS is interested in your recovery and encourages you to continue to stay in contact with your supervisor and RCS.

DOES SHORT TERM DISABILITY EVER BECOME LONG TERM DISABILITY (LTD)?

It may; however the LTD Plan has its own eligibility requirements independent of the STD policy.

LTD is available to benefit eligible employees who have a non-occupational illness or injury resulting in total absence of 13 weeks, subject to the LTD Summary Plan Description rules. Upon request, RCS will send you an LTD application.

WHAT IS THE DIFFERENCE BETWEEN THE FAMILY MEDICAL LEAVE ACT (FMLA) AND STD?

STD provides protection against the loss of income, whereas FMLA provides protection against the loss of your job. FMLA protects your job once you have been employed for 12 months and worked at least 1,250 hours in that 12 month period.

COULD I QUALIFY FOR FMLA AND NOT STD OR VICE VERSA?

Yes, while you may qualify for FMLA there are instances you do not qualify for STD such as an absence to care for a spouse. Also while you may qualify for STD, you may not qualify for FMLA due to lack of time employed with your employer for example.

Contact Information

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