

This brochure lists the basic questions you may have about the Sick & Accident (S&A) program. Read through it and see if some of this is true for you. Human Resources will be happy to answer any other questions you may have. **Simply call us 412-268-4747 during business hours. You can always consult <http://hr.web.edu>** for a complete overview of the S&A Program as well as other components of the Carnegie Mellon benefits package.

### Sick and Accident Program at Carnegie Mellon

This S&A Program is an important part of the total rewards package provided to employees at Carnegie Mellon. So that you will always be prepared for your role in activating the S&A Program, should you need it, please separate the card attached here and keep it in a readily available place. Carnegie Mellon is committed to the health and welfare of its employees and encourages you to understand how the S&A Program works and your role in the process.

#### CARNEGIE MELLON UNIVERSITY SICK AND ACCIDENT REFERENCE CARD

**Administered by MetLife:** To report a disability call the Claims Center at 1-800-858-6506

**The Claims Center** is available 8 a.m. – 8 p.m. (ET) Monday through Friday

**Carnegie Mellon Human Resources** – 412-268-4747  
**Human Resources Website** – <http://hr.web.cmu.edu>

## Carnegie Mellon

Carnegie Mellon University does not discriminate and Carnegie Mellon University is required not to discriminate in admission, employment, or administration of its programs or activities on the basis of race, color, national origin, sex or handicap in violation of Title VI of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972 and Section 504 of the Rehabilitation Act of 1973 or other federal, state, or local laws or executive orders.

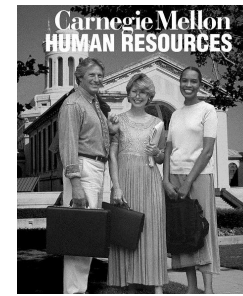
In addition, Carnegie Mellon University does not discriminate in admission, employment or administration of its programs on the basis of religion, creed, ancestry, belief, age, veteran status, sexual orientation or in violation of federal, state, or local laws or executive orders. However, in the judgment of the Carnegie Mellon Human Relations Commission, the Department of Defense policy of, “Don’t ask, don’t tell, don’t pursue,” excludes openly gay, lesbian and bisexual students from receiving ROTC scholarships or serving in the military. Nevertheless, all ROTC classes at Carnegie Mellon University are available to all students.

Inquiries concerning application of these statements should be directed to the Provost, Carnegie Mellon University, 5000 Forbes Avenue, Pittsburgh, PA 15213, telephone 412-268-6684 or the Vice President for Enrollment, Carnegie Mellon University, 5000 Forbes Avenue, Pittsburgh, PA 15213, telephone 412-268-2056.

Carnegie Mellon University publishes an annual campus security report describing the university’s security, alcohol and drug, and sexual assault policies and containing statistics about the number and type of crimes committed on the campus during the preceding three years. You can obtain a copy by contacting the Carnegie Mellon Police Department at 412-268-2323. The security report is available through the World Wide Web at <http://www.cmu.edu/security/stats.html>

Obtain general information about Carnegie Mellon University by calling 412-268-2000.

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## Sick & Accident Program

for the International Union of Operating Engineers, AFL-CIO, LOCAL 95

# Frequently Asked Questions



## Total Compensation

Effective: February 1, 2000 (Updated October 2003)

**Q&A** How long am I eligible to receive S&A benefits?  
Up to 26 weeks after satisfying a seven-day waiting period.

**Q&A** While on the S&A Program, how much of my salary do I receive?  
60% of weekly pay, based on 40 hours of straight time pay. If the disabled employee is using sick leave days, then it would be 100%.

**Q&A** Am I required to use my sick leave or vacation days before S&A benefits will be effective?  
Most people use five sick leave or vacation days to cover the five working days of the seven-day waiting period. If an employee doesn't have the five sick or vacation days available or chooses not to use them, then these days are unpaid.

**Q&A** If I don't have five days of sick leave or vacation days to cover my waiting period, what happens?  
This time is unpaid.

**Q&A** Do I need department approval to apply for S&A benefits?  
No.

**Q&A** Do I lose my benefits (health and life) while on S&A?  
No, the required employee contributions are deducted from the S&A benefit.

**Q&A** What is the cost to continue benefits while on S&A?  
The cost is the same as that for an active employee.

**Q&A** How do I pay for my benefits while receiving S&A benefits?  
Payroll deduction for benefits continues from the S&A benefit.

**Q&A** Can I elect to not keep my benefits due to the cost?  
Yes

**Q&A** Can I re-enroll when I become active again?  
Yes

**Q&A** If I can return to work full time, but will need to have physical therapy sessions for a month or so, can my department refuse to allow me to go to the sessions if they are during normal work hours?  
No, however the employee should schedule the physical therapy sessions so as to cause the least disruption to the work schedule.

**Q&A** If I have enough sick leave and vacation days to carry me through a 4-week S&A period, do I have to apply for S&A benefits, or could I use all my sick leave or vacation days and be paid at 100 percent?  
You could substitute sick leave or vacation days for S&A benefits, but the time off would still be considered time off under the Family and Medical Leave Act. Any time an employee is off work for more than one week, he or she should apply for S&A even if using sick leave or vacation days.

**Q&A** If I'm out on S&A due to a medical condition for three weeks and then return to work for a month or so, what would happen if I need to be on S&A again?  
An employee who returns to work for more than 30 days has a new S&A benefit period available. Employees who return for less than 30 days are considered to have one disability.

**Q&A** What happens if I exhaust all of my S&A benefits and I am not able to return to work?  
An eligible employee would apply for Long Term Disability (LTD). The Human Resources Benefits Office will work with the employee and send the LTD forms automatically.

**Q&A** Is there such a thing as intermittent S&A (i.e. off a week, on a week because of cancer treatments, etc.)?  
Yes. The MetLife Disability advisor will work with the employee and university to facilitate this process.

**Q&A** How do I apply for S&A benefits?  
As of February 1, 2000, a phone call to MetLife initiates the process. Please refer to the Telephone Procedure outlined in the brochure accompanying this FAQ.

**Q&A** How long will it take to get my first check?  
If medical documentation is received before payroll deadline, you will receive S&A benefits in the current bi-weekly pay. If medical documentation is received after the payroll deadline, you will receive S&A benefits in the following pay.

**Q&A** Does my doctor have to complete paperwork to document my illness or injury?  
Yes. MetLife will contact the doctor to obtain the necessary information.

**Q&A** What if my doctor refuses to complete Carnegie Mellon's paperwork or completes it incorrectly?  
S&A benefits will not be issued without medical documentation. Most physicians can be prevailed upon to complete the necessary forms in a timely manner.

**Q&A** Do I receive holiday pay while on S&A?  
No.

