

# STAY AT WORK (SAW) RETURN TO WORK (RTW) PARTIAL DISABILITY PROGRAM INFORMATION

## Program Details

If an employee is partially disabled, the Stay at Work (SAW)/Return to Work (RTW) program allows them to receive a partial disability benefit. This means that an employee is able to stay at work part-time during an illness or return to work part-time following a total disability and remain eligible to receive a modified disability benefit after their waiting period has been met.

- Partially disabled employees cannot earn more than 80% of their salary to be eligible for partial disability benefits. Once the earnings in ANY pay period exceed 80%, the benefit from MetLife will be reduced. Earnings include, but are not limited to, salary, spot awards and LAAP awards.
- Occupational Health (OSH-OH) makes the final determination to clear an employee to start SAW or return to work in a RTW partial disability status.
- An employee has the option to not file for a SAW/RTW Partial Disability while on a reduced work schedule and can elect to use paid time off (PTO) accruals. Employees with intermittent FMLA for their own serious health condition may be eligible to use accrued sick hours. **Please notify your Leave Coordinator of your decision to file or not file.**
- Under SAW/RTW Partial Disability, STD top-off may be available to employees that are receiving 60% of benefits from MetLife due to the duration of the disability. MetLife will reduce the benefit paid if the short-term disability benefit plus earnings from worked hours, top-off hours and other earnings reported exceed 100% of the pre-disability earnings. *Note that total pre-disability earnings may be less than current per hour earnings.* It is the employee's responsibility to determine the number of top-off hours to report to avoid exceeding the maximum. See Policy P730-2, PTO, for details on top-off.
- The employee's manager will set the specific hours and days and location (which may include telework) that the employee can work based on the work restrictions cleared by OSH-OH and by operational necessity.
- A regular part-time employee is eligible to continue participation in full benefits if working a total of at least 20 hours of paid time (cumulative of regular and PTO) per week.
- While in a part-time status, the employee's PTO accrual will be prorated.
- For the Triad Defined Benefit Pension Plan TCP1 - Regular part-time work results in a proportionate amount of credited service time.
- When your status changes from full-time to part-time, your work schedule will default to a five-day work week. When you return to work full-time, you will have to request a work schedule change.

## Employee Responsibilities for Participation in Stay at Work (SAW) Return to Work (RTW) Partial Disability Program Information

### Responsibilities with Occupational Health (OSH-OH)

- Obtain release from your personal medical provider; the release should specify the number of hours to be worked per day. You must check-in with OSH-OH with your medical provider's order. OSH-OH makes final determination to allow you to return to work. OSH-OH will provide you with a Duty Disposition Letter document.
- If OSH-OH does not clear you to return to work, please notify your Leave Coordinator and MetLife for further instructions.
- Notify OSH-OH if you need to increase or decrease your work schedule based on current medical information.
- If on an approved FMLA leave, please follow-up with Occupational Health, 667-0660, to confirm the end-date or to extend FMLA if applicable.
- If cleared by a personal medical provider and OSH-OH to be on a permanent SAW/RTW Partial Disability, you are required to check in with OSH-OH on an annual basis. Take current medical information when you check in with OSH-OH. OSH-OH will send you an annual reminder.

## Responsibilities with Leave Coordinator

- Notify your Leave Coordinator at 664-6947 Option 1, then Option 1 of any changes and always provide a copy of the OSH-OH Duty Disposition Letter.
- Notify your Leave Coordinator, OSH-OH, and MetLife of medical provider documentation that supports returning to work full-time.

## Responsibilities with MetLife

- Call MetLife at 833-622-0139 (Customer# 228241) to inform them you are filing a new claim for a SAW Partial Disability or returning from a total disability into a RTW Partial Disability. Please note: MetLife will require you to provide your customer number when you call. Inform them of being a participant in the SAW/RTW Partial Disability Program with number of hours approved to work.
- Each pay period you must provide a copy of your pay slip to MetLife.
- Your benefit payments from MetLife will always be in arrears as they must wait for the pay slips before they release payment. Any questions on how benefit calculations are made should be directed to MetLife.

## Leave Coordinator Responsibilities

- As necessary, processes an action to reflect the status change for SAW/RTW participation, including returning employee to active status following full medical leave, partial hours working, and part-time status change.
- Notify MetLife of employee's change in status.
- Inform employee and manager of SAW/RTW program guidelines and protocol for entering Time and Effort.
- Monitor Time and Effort to ensure regular hours worked have been cleared by OSH-OH.
- Notify payroll to adjust Time and Effort if the employee is exempt, so incremental LWOP hours can be entered.
- Process an action to return an employee to full-time status.

## Status Change from Full-Time to Part-Time Initiated by Leave Coordinator

- If an employee is covered by FMLA and begins the SAW or RTW Partial Disability Program, a work status change will not be initiated as long as they are covered by FMLA. When FMLA ends, the Leave Coordinator will initiate a change in Assignment Category from full-time to part-time with specified hours.
- When an employee returns to work from a total disability in a RTW Partial Disability and is no longer covered by FMLA, the Leave Coordinator will initiate a change in Assignment Category from full time to part-time with specified hours.
- When the employee's status is changed from full-time to part-time, their work schedule will default to a 5/8 Work Week. When the employee returns to work full-time, they will have to request a work schedule change.
- When an employee initially begins a SAW Partial Disability and is not covered by FMLA, the Leave Coordinator will initiate an action at the start of the SAW for a change in Assignment Category from full-time to part-time with specified hours.