



## 2008 Paid Time Off (PTO) and Short-term Disability (STD) Program

Revised November 6, 2008

### Frequently Asked Questions

#### New RMU Paid Time Off (PTO) Program:

**Q-1 What is a PTO Program?**

**A-1** PTO is a program that combines traditional plans providing pay to employees who are not at work (i.e., sick days, vacation, personal time, absent/emergency days, etc.) into a single 'bank' of days or hours to be used by employees at their discretion, subject to departmental procedures.

**Q-2 Why is Robert Morris University implementing a PTO Program?**

**A-2** The PTO Program was implemented to provide employees with more freedom and flexibility to utilize their paid time off away from work in the manner that best suits their specific needs. Under the current traditional programs, employees were restricted to follow the specific procedures for each paid time off program. The new PTO program enables employees to use their days as they see fit as long as it doesn't interfere with department operations.

**Q-3 When will the new PTO Program be effective?**

**A-3** January 1, 2008.

**Q-4 Who is eligible to participate in the RMU PTO Program?**

**A-4** Full-time and Regular Part-time (scheduled to work more that 1,000 hours in a calendar year) staff, ESPA and SPFPA employees are eligible to participate in the RMU PTO Program.

**Q-5 How will PTO allowances be determined?**

**A-5** An employee's PTO allowance will be determined based on their years of service with the University and in accordance with the following schedule.

| PTO Schedule<br>(Days per Calendar Year) | Years of Service |       |        |      |
|--|------------------|-------|--------|------|
|  | 0 - 1            | 1 - 5 | 6 - 10 | 11 + |
| Full-time                                | *                | 17    | 22     | 27   |
| Directors and Above                      | **               | 27    | 27     | 27   |
| Regular Part-time                        | ***              | 5     | 8      | 10   |

\* Full-time new-hires earn 1.5 days for each month worked up to 17 days

\*\* Newly-hired directors and above earn 3 days for each month worked up to 27 days

\*\*\* Newly-hired regular part-time employees earn 1 day per month worked up to 5 days

**Q-6 How did the University determine the days allocated in the above schedule?**

**A-6** Human Resources analyzed the utilization of all current programs (sick days, vacation, personal day, and absent/emergency days) and developed the PTO schedule with the intent that it would be, on average, at least as favorable to employees as the previous programs.

- Q-7 How do I determine my years of service under the above schedule?**  
**A-7** Service for purposes of determining PTO earned under the above schedule will be determined at the beginning of each calendar year based on an employee's accrued service as of December 31<sup>st</sup> of the year immediately preceding the start of the new year (rounded up to a full-year increment). For example, an employee with 5 years and 1 month of service as of December 31<sup>st</sup> will have 6 years of service used for determining their PTO allowance on January 1<sup>st</sup>.
- Q-8 Will holidays be part of the new PTO Program?**  
**A-8** No.
- Q-9 Will I need to use PTO days for bereavement leave and jury duty?**  
**A-9** No. PTO and STD replace vacation, personal, absent/emergency and sick days only. There is no change to jury duty, bereavement leave or other types of leaves.
- Q-10 I'm in the RMU "Twenty Year Club" and receive 5 extra vacation days to use between 20 and 25 years of service. Will I get 5 extra PTO days to use over this same time frame?**  
**A-10** Yes.
- Q-11 I worked for RMU as a part-time employee before becoming full-time. Does that part-time service count with my full-time service in determining the amount of PTO days for which I am eligible?**  
**A-11** No. Only your full-time service will count.
- Q-12 Under the previous vacation policy, if an employee's hire month was before November or December, the employee would receive some additional vacation days (1-5) in their fifth and tenth years, depending upon how early in the year they were hired. Is this the same for PTO?**  
**A-12** No. The number of PTO days for a given year is determined by service as of December 31 of the previous year. Please refer question/answer 7 above.
- Q-13 What qualifies for a month of earned service for PTO purposes?**  
**A-13** A month for purposes of earning PTO time shall be credited upon completion of at least one day worked (8 hours) during that month.
- Q-14 How do newly-hired employees earn PTO?**  
**A-14** A newly-hired regular part-time employee will earn 1 day per month, a full-time employee will earn 1.5 days per month, and a director or above will earn 3 days per month. Under no circumstance can a newly-hired employee earn more than the maximum PTO days provided under the above schedule for a one to five year employee.
- Q-15 If I am not actively at work, will I continue to earn PTO?**  
**A-15** PTO will continue to be earned during all leave time granted to an employee as though no break-in-service had occurred. However, employees eligible for long-term disability benefits and employees eligible for worker's compensation after the first 90 days will not continue to earn PTO service.
- Q-16 Why do directors and above receive higher PTO allowances in the early years of their employment with the University?**  
**A-16** Employees hired at senior-level positions generally have considerable prior work experience and additional PTO days need to be granted for recruiting purposes and as transition for days lost from a previous employer.

**Q-17 When can I begin to use my PTO days?**

**A-17** Normally, PTO balances for any given calendar year will be available for use after the employee works one day into the new calendar year. See question/answer 19 below for an exception.

**Q-18 When will my PTO days be restored?**

**A-18** PTO allowances are determined and restored annually at the beginning of each calendar year based upon an employee's work status and years of service with the University. Normally, an employee must work one day in the new year to receive their allotment of PTO days for that year. See question/answer 19 below for an exception.

**Q-19 Can I use all of my PTO immediately upon the start of a new calendar year and before I work one day into the new year?**

**A-19** Normally, you must work at least one day into the new year to be credited with that year's PTO. RMU realizes that there may be certain circumstances where an employee desires to take time off that extends into the new calendar year. One example could be a special vacation outside the United States. RMU will consider such requests and may grant an exception. A request must be made well in advance and the department's operations must permit. Approval up through the person who is the direct report to the President for the employee's area and the Vice President for Human Resources must be secured in writing.

**Q-20 What if I use up all of my PTO before the end of the calendar year and need to take off additional time for an illness or injury?**

**A-20** If you use up your PTO allowance and take additional time off of work due to illness or injury, this time will be considered unpaid leave. If the length of continuous disability is greater than 7 calendar days you may be eligible for STD.

**Q-21 What if I do not use all of my earned PTO days during the year?**

**A-21** Employees will be permitted to carryover up to 5 PTO days of their unused PTO days into the next calendar year. Unused carryover PTO days will not be paid out upon retirement or termination from the University.

**Q-22 Are there any restrictions on how I use my PTO days?**

**A-22** The main purpose of the PTO Program is to provide employees with more flexibility to take time off from work and promote a work-life balance. Employees can determine how and when to use their PTO days, as long as it doesn't interfere with established departmental procedures. Employees should schedule their PTO days as far in advance as possible.

**Q-23 Do I have to take my PTO in full-day increments?**

**A-23** PTO days may be taken in full or 1/2-day increments. Some exceptions may apply based on department operations and employees should check with their immediate supervisors before scheduling PTO.

**Q-24 Do I need to schedule my PTO days in advance?**

**A-24** Employees should make every effort to schedule PTO days in advance in accordance with departmental procedures.

**Q-25 Who do I notify to schedule my PTO?**

**A-25** You should notify your immediate supervisor in advance of taking PTO and in accordance with departmental procedures.

**Q-26 Do I have to provide a doctor's excuse if I take PTO days for a minor injury or illness?**

**A-26** No. Employees will no longer be required to provide doctor excuses for injuries or illnesses that last less than 7 calendar days. Beyond 7 calendar days the employee may be eligible for STD.

**Q-27 What if I have a sudden injury and illness and will not be able to report my PTO in advance?**

**A-27** If PTO is being used for a sudden illness or injury, employees are expected to contact their immediate supervisor before their scheduled work time.

**Q-28 What happens to my unused PTO days if I retire or terminate from Robert Morris University?**

**A-28** Any unused regular PTO days will be paid out at retirement or termination from the University. However, unused carryover PTO days will **not** be paid out.

**Q-29 If I terminate my employment with the University and I am subsequently re-hired at a later date, will this affect my earned service under the PTO Program?**

**A-29** Yes. An employee who terminates employment and is subsequently re-hired will earn PTO days in accordance with the provisions outlined for newly-hired employees (i.e., they will not receive credit for their prior service with the University).

**Q-30 Will I be able to buy additional PTO days or sell leftover PTO days?**

**A-30** No.

**Q-31 Can I use my PTO days to supplement other forms of compensation I receive from the University while I am not actively at work?**

**A-31** No. Employees will not be permitted to use PTO days to supplement any other form of compensation received from the University while not actively at work such as short-term disability, long-term disability, and workers' compensation. For example, let's assume that an employee is approved to receive a long-term disability benefit that replaces 60% of his or her base salary with the University. This employee will not be able to use their PTO days to cover the remaining 40% of his or her base salary.

**Q-32 Can I use PTO days in lieu of receiving STD payments?**

**A-32** Yes. If you are receiving less than 100% income replacement on STD you can use any remaining PTO days to receive full pay. But you cannot use PTO and STD to receive more than 100% of your pay for any given day.

**Q-33 Will the usage of my PTO days be monitored?**

**A-33** PTO days will be monitored for recordkeeping purposes to ensure you are credited with and use your earned allowance each year. PTO requested on short notice will be monitored to ensure employees adhere to and comply with the PTO policy. If PTO is requested frequently on short notice and it interferes with an employee's or department's workload or performance, it may be considered cause for corrective action.

**Q-34 Where can I find more information on the new PTO Program?**

**A-34** The University will be issuing an update for the Human Resources Policies and Procedures Manual in 2009 which will contain the details of the PTO Program. The program summary will include information on program eligibility, benefits, and exclusions. In the meantime, if you have any questions regarding the PTO Program, please contact Human Resources.

**Q-35 What happens to an Administrator's PTO days when they return to faculty?**

**A-35** Their staff PTO days earned for the number of months (or partial months) they were an administrator in the calendar year of the change will be calculated the same as a new hire. Any unused staff PTO days (except carry-over PTO) will be paid with their final staff paycheck and any excess days used will be deducted from their final staff paycheck.

**Q-36 What happens if my employment status changes (i.e. RPT to FT)?**

**A-36** PTO for the year will be calculated similar to the accrual method for a new hire under each status. For example, if an employee worked as an RPT employee from January through June, he would have accrued 1 day/month as a new hire, up to a maximum of 5 days. Since he worked six months in that capacity, he earned 5 days for those six months. In July, he switched to a FT position, which entitles him to 1.5 days/month for a maximum of 17 days in a year. For July through December, he would therefore earn 9 PTO days. During the transition year, he would then have a total of 14 days. In the year following the transition, he would have 17 PTO days.

**Short-term Disability (STD) Plan:**

**Q-37 What is a Short-term Disability (STD) Plan?**

**A-37** STD provides income replacement to employees who are unable to work because of a short-term illness or injury. The income replacement begins after an employee has satisfied a 7 calendar day waiting period of being continuously disabled.

**Q-38 Why is Robert Morris University implementing an STD Plan?**

**A-38** The University is implementing the STD Plan for several reasons:

- The current sick leave policy left substantial gaps in income replacement for longer-serviced employees who used up their sick days and shorter service employees. The new STD Plan will provide a benefit for these employees and aid the University in attracting and retaining employees.
- The current sick leave policy accrual schedule is confusing for some employees. The new STD Plan is much easier to understand.
- The current sick leave policy was relatively unmanaged. The new STD Plan will be managed by Prudential who will assist employees through the disability process enabling employees to possibly return to work faster and will prevent abuse of the current sick leave policy.

**Q-39 When will the new STD Plan be effective?**

**A-39** January 1, 2008.

**Q-40 Who is eligible to participate in the RMU STD Plan?**

**A-40** Full-time staff, ESPA and SPFPA employees are eligible to participate in the RMU STD Plan. Regular Part-time and Part-time employees are not eligible for STD benefits (and were not eligible for sick leave previously).

**Q-41 When are newly-hired employees eligible to participate in the STD Plan?**

**A-41** Eligible newly-hired employees will automatically be enrolled for coverage under the STD Plan immediately upon employment with the University. However, newly-hired employees will be subject to a pre-existing condition clause.

**Q-42 What is the pre-existing condition clause for newly-hired employees eligible to participate in the STD Plan?**

**A-42** A pre-existing condition is an injury, sickness, or disability an employee has (or should have know they have) **3 months** prior to their hire date:

- Received medical treatment, care, or services,
- Took prescription medications or had medications prescribed, or
- Had symptoms or conditions which would cause a reasonably prudent person to seek diagnosis, care, or treatment.

Benefits will not be payable for a newly-hired employee with a pre-existing condition until 12 consecutive months have elapsed after their hire date.

**Q-43** If a newly-hired employee has a pre-existing condition but becomes disabled for another reason, will they still be eligible to receive benefits within the first 12 months of employment for that condition?

**A-43** Yes. Only benefits for the above definition of a pre-existing condition will be denied.

**Q-44** Will current employees be subject to the pre-existing condition clause under the STD Plan?

**A-44** No. Only employees hired on or after January 1, 2008 will be subject to the pre-existing clause. Any employee hired prior to this date will be automatically enrolled in the STD Plan with no pre-existing conditions.

**Q-45** Why is there a 7 calendar day waiting period before STD benefits begin?

**A-45** STD programs are to protect employees when they experience an extended short-term absence due to injury or illness. Minor illnesses like a cold or headache may be covered with PTO days.

**Q-46** When does the 7 calendar day waiting period begin?

**A-46** The 7 calendar day waiting period begins on the first day of your disability.

**Q-47** Does “elimination period” mean the same as “waiting period”?

**A-47** Yes.

**Q-48** Do I have to pay for coverage under the STD Plan?

**A-48** No. The University will pay the full cost of coverage for all eligible employees.

**Q-49** How will STD benefit levels be determined?

**A-49** An employee’s STD benefit level will be determined based on their years of service with the University and in accordance with the following schedule.

| STD Plan Provision             | Years of Service |          |          |          |          |         |
|--------------------------------|------------------|----------|----------|----------|----------|---------|
|                                | < 1              | 1 to < 2 | 2 to < 3 | 3 to < 4 | 4 to < 5 | 5 +     |
| Income Replacement %           | 50%              | 60%      | 70%      | 80%      | 90%      | 100%    |
| Waiting Period (Calendar Days) | 7                | 7        | 7        | 7        | 7        | 7       |
| Maximum Weekly Benefit         | \$1,000          | \$1,250  | \$1,500  | \$1,750  | \$2,000  | \$2,500 |

**Q-50** How did the University determine the days allocated in the above schedule?

**A-50** Human Resources analyzed the accrual schedule and the utilization of current sick leave policy and developed the PTO and STD programs to be at least as favorable to employees as the previous programs.

**Q-51** How do I determine my years of service under the above schedule?

**A-51** Service for purposes of determining STD benefit levels under the above schedule will be determined at the beginning of each calendar year based on an employee’s accrued service as of December 31<sup>st</sup> of the year immediately preceding the start of the new year (rounded up to a full-year increment). For example, an employee with 5 years and 1 month of service as of December 31<sup>st</sup> will have 6 years of service used for determining their STD benefit level on January 1<sup>st</sup>.

**Q-52** I worked for RMU as a part-time employee before becoming full-time. Does that part-time service count with my full-time service in determining the amount of my STD benefit level?

**A-52** No. Only your full-time service will count.

**Q-53** If I am not actively at work, will I continue to earn service under the STD Plan?

**A-53** Service under the STD Plan will continue to be earned during all leave time granted to an employee as though no break-in-service had occurred. However, employees eligible for long-term disability benefits and employees eligible for workers' compensation after the first 90 days will not earn STD service.

**Q-54 Who administers the STD Program?**

**A-54** Prudential is responsible for administering the STD Plan, including reviewing and approving all claims submitted for benefits.

**Q-55 When should I notify Prudential of a potential claim?**

**A-55** Employees should contact Prudential if they are absent, or believe they will be absent, from work due to an injury, illness, or disability for more than **7 calendar days**.

**Q-56 What is the earliest I can advise Prudential of a potential claim?**

**A-56** Employees can contact Prudential up to 2 weeks in advance of a planned disability absence such as child birth or a pre-scheduled surgery.

**Q-57 How do I notify Prudential of a claim?**

**A-57** Employees should call the Prudential Customer Service Center at **1-800-842-1718** (24 hours/day) to report a short-term disability claim.

**Q-58 What information do I need to provide?**

**A-58** It is important that employees obtain the following information prior to calling the Prudential Customer Service Center: :

- The Robert Morris University Control Number **44725**
- Your name and Social Security Number
- Your address and phone number
- Your date of birth
- Your job title
- Your doctor's name and phone number
- A brief description of your medical condition
- Your last day worked and the first day off due to your medical condition
- Whether or not your medical condition is work related
- The date you expect to return to work

Additionally, you will be required to sign a release of information and provide that to your doctor. The release form can be torn off from the brochure you received, printed off of the RMU intranet HR Benefits site or picked up in Human Resources.

**Q-59 How will I be notified once Prudential has made a determination on the status of my STD claim?**

**A-59** You can check the status of your claim by calling the Prudential Customer Service Center at 1-800-842-1718 (24 hours/day), or on-line at Prudential's website [www.Prudential.com](http://www.Prudential.com). Prudential will also send you an approval or denial letter through regular mail.

**Q-60 When do my benefits begin?**

**A-60** If approved for STD benefits by Prudential, your benefits will begin after you satisfy the 7 calendar day waiting period of continuous disability.

**Q-61 Do I have to use PTO to satisfy the 7 calendar day waiting period?**

**A-61** PTO must be used to cover regularly scheduled work days. However, employees who were employed in 2007 were given a block of up to 7 calendar days to be used to cover all or part of their first STD waiting period. When this is used up, PTO days have to be used to cover the

regularly scheduled work days that are part of the waiting period. If the employee has no PTO days remaining the employee will be on unpaid leave for the waiting period.

**Q-62 How was the “block” of days to be used to cover all or part of the first STD waiting period calculated?**

**A-62** Employees who had at least 5 sick days remaining at the end of 2007 were given a block of 7 calendar days to be used to cover all of their first STD waiting period. Employees with greater than 0 and less than 5 sick days remaining at the end of 2007 were given a bank of 4, 3, 2 or 1 day(s) to be used to cover part of the regularly scheduled workday portion of the waiting period. PTO days will need to be used to bring the total workdays covered to 5 days or the remaining time will be unpaid leave.

**Q-63 What if I do not have any PTO days remaining to satisfy the 7 calendar day waiting period?**

**A-63** If you use up your PTO allowance and do not have any days available to cover the waiting period under the STD Plan, this time will be considered unpaid leave.

**Q-64 When will I receive my STD benefits and who will send the payment?**

**A-64** If you are approved for STD benefits, you will receive payment directly from the University (not Prudential) with all applicable deductions (taxes and employee benefits) withheld. Your payments will begin with the next available pay after you have been approved for benefits by Prudential and after you have satisfied your 7 calendar day waiting period.

**Q-65 When will my STD benefits end?**

**A-65** Your STD benefits will cease when you are no longer disabled as determined by Prudential or if you reach the maximum benefit duration period of 90 calendar days.

**Q-66 What if I return to work too soon and go back off of work for the same disability? Do I have to satisfy another 7 calendar day waiting period before receiving additional STD payments?**

**A-66** If you go back out on disability for the same reason within 30 calendar days of returning to work you do not have to satisfy another 7 calendar day waiting period. Your STD income replacement will begin immediately.

**Q-67 What if I return to work from STD and within 30 days develop another disability? Do I have to satisfy another 7 calendar day period?**

**A-67** Yes. A different disability would require a new 7 calendar day waiting period.

**Q-68 What happens if I’m approved for STD, am off work awhile, then cleared to return back to work but the disability takes a turn for the worse and I can’t come back as scheduled?**

**A-68** Your physician would have to supply additional information to Prudential. Also, if a return to work date has been set, and you will not be able to return as scheduled, you must follow your department’s normal call off procedures.

**Q-69 What if I am pregnant and my doctor says I shouldn’t work any longer? Is this considered STD?**

**A-69** Yes. Maternity is considered the same as any other disability. When your physician determines your condition is such that you should no longer work, and you satisfy the 7 calendar day waiting period, you are eligible for STD benefits. As with any other disability, your physician must provide information to Prudential, including your limitations and restrictions, as to why you can no longer work.

- Q-70 What if I am a high risk pregnancy and my doctor orders me to stop working and rest after only being pregnant for a short period of time such as a month? Am I eligible for STD benefits?**
- A-70** Yes. When your physician determines your condition is such that you should no longer work, and you satisfy the 7 calendar day waiting period, you are eligible for STD benefits. As with any other disability, your physician must provide information to Prudential, including your limitations and restrictions, as to why you can no longer work.
- Q-71 How long after my baby is born will I receive STD benefits?**
- A-71** That depends upon your particular situation. Normally, a woman is able to return to work six weeks after giving birth.
- Q-72 Whose decision is it as to when you can return to work?**
- A-72** It is your doctor's decision on when you should return to work. It is Prudential's responsibility to make sure that the timeframe is reasonable based upon your limitations and restrictions and the type of job you are performing. If the length of your absence is outside of Prudential's guidelines, and Prudential feels you should be able to return to work, they'll communicate with your physician to make sure they have complete information before making a determination.
- Q-73 What if my doctor and Prudential disagree on the length of time I should be off?**
- A-73** After Prudential has communicated with your physician and found no medical reasons for you to need to continue to be away from work, the STD payments will end.
- Q-74 Is cosmetic surgery covered by STD?**
- A-74** No. Elective surgery is not considered a disability under STD.
- Q-75 What options do I have if my STD claim is denied?**
- A-75** If Prudential denies your claim, you may appeal the decision in writing to Prudential. You may submit any documentation supporting why you feel your claim should be approved and Prudential will review your case again and issue a final determination.
- Q-76 Can I get a list from Prudential of different medical conditions and the number of days a person is expected to be off for each condition?**
- A-76** No. Prudential looks at each disability on an individual basis. In addition to the information your physician provides, factors such as age, other medical conditions and physical nature of the job are considered in determining the appropriate length of STD leave.
- Q-77 What do I need to do if my disability is still ongoing after my STD benefits end?**
- A-77** Since Prudential also administers the RMU Long-term Disability (LTD) plan, they will automatically transition your claim to their LTD claims department for review and approval.
- Q-78 What is the length of time from the end of my STD before LTD begins?**
- A-78** STD has been designed so that LTD begins immediately after STD ends, if you continue to be disabled after 90 days.
- Q-79 Where can I find full details on the RMU STD Plan?**
- A-79** The University will be issuing an update for the Human Resources Policies and Procedures Manual in 2008 which will contain the details of the STD Plan. The plan summary will include information on plan eligibility, benefits, and exclusions. In the meantime, if you have any questions regarding the STD Plan, please contact Human Resources.