



## INCOME PROTECTION BENEFIT PROCEDURES

*for eligible classified and confidential employees*

### PREREQUISITE

To apply for the College's Income Protection Benefit (IPB), the employee must be absent from work due to a disabling medical condition for more than 28 consecutive days (4 weeks).

It's very important that the employee keep the supervisor informed when absent from work, and for both the employee and the supervisor to keep the Benefits Office informed.

### NOTIFICATION

Either the employee or the employee's supervisor must notify the Benefits Office of a disabling medical condition as soon as the information is known. Notification may be made by telephone at 215.751.8038 or 215.751.8208 or by email at [jpaul@ccp.edu](mailto:jpaul@ccp.edu) or [atrummer@ccp.edu](mailto:atrummer@ccp.edu). The Benefits Office will then notify the Payroll Office via a Personnel Action Form with copies to the Budget Office, the employee's supervisor, and the employee's Benefit File.

Employee timesheets indicating the use of available sick, personal or vacation use must be sent to the Benefits Office for approval for the first 28 days of the disabling medical condition. The Benefits Office will then forward approved timesheets to the Payroll Office.

### APPLICATION

An Attending Physician's Statement of Medical Condition form must be completed by the employee's physician, and the employee must complete the top portion of the form. Completed forms are then submitted to the Benefits Office. This form is available in the Benefits Office and on the Human Resources website. When it is not possible for the employee to complete this form (because of hospitalization, for example), the employee's representative should complete it.

If the disabling medical condition indicates that the employee will be out for a long duration, a new form must be provided on a regular basis. Typically this will be every 3-4 weeks. However, new forms may be required every 2-3 weeks. It is important to provide new medical certification to the Benefits Office as close or prior to the expiration of the earlier medical certification as possible so that the employee does not experience a break in the College's IPB payments.

When necessary, the form can be faxed to the Benefits Office at 215.972.6307.

Retroactive applications for STD (submitted after the employee has returned to work) will be denied.

## **APPLICATION CHECKLIST**

The following 2 forms must be completed and sent to the Benefits Office to complete the employee's initial application for IPB:

- Attending Physician's Statement of Medical Condition form
- FMLA Healthcare Provider Certification Form

These forms are all available in the Benefits Office and are also on the Human Resources website.

Retroactive medical certifications are not acceptable.

## **CLAIMING IPB BENEFITS**

IPB benefits are not paid automatically. The employee must follow the claims process to receive IPB benefits, and prove the continuing inability to work due to a disabling medical condition whenever asked to do so.

The Benefits Office will send the employee a letter detailing the IPB, and the employee's obligations under the program. The employee will also receive the 2 Forms required to apply for benefits. Both the employee and the attending physician must complete the forms. The employee's certification is required, and the attending physician must present objective data to support the claim that the employee is medically unable to work.

It is the **employee's responsibility** to see that the physician returns the forms to the Benefits Office in a timely manner. Approval of the IPB claim and receipt of benefits may be delayed or denied if the necessary documentation is not provided in a timely fashion.

## **BENEFIT CLAIM EVALUATION**

The Benefits Office will evaluate the employee's claim and approve or deny IPB payments based on whether the medical condition is covered under the program. The employee and the attending physician may be asked to provide additional information necessary to determine eligibility for the IPB. The College reserves the right to require you to undergo an independent medical examination (IME), at the College's expense, as a part of the process of evaluating an initial or continuing claim for benefits.

## **PAYMENTS**

The first 4 weeks (28 days) of absence due to a disabling medical condition are paid by use of the employee's accrued unused sick time and/or personal or vacation time. If the employee does not have sufficient time accumulated, this will be unpaid sick leave time. The Benefits Office begins payment on the 29<sup>th</sup> day of absence due to a disabling medical condition pursuant to the IPB plan. Disability payments are at 80% of pay. The maximum length of IPB is 180 days.

## **PAYROLL AUTHORIZATION**

The Benefits Office will generate a payroll authorization to begin payment of IPB benefits on the 29<sup>th</sup> day of absence from work due to a disability.

Often, when the IPB payments change an employee's income from 100% of pay to 80% of pay, employees like to use available sick, personal or vacation time to make up the 20% difference. When requested, the employee will have to contact the Benefits Office in writing to authorize payment of this 20% difference from available leave time. The Benefits Office will then notify the Payroll Office, indicating the begin and end date of the 20% leave payment.

### **IPB AND FAMILY & MEDICAL LEAVE**

Under the provisions of the Family and Medical Leave Act (FMLA), employees can receive up to 12 weeks of unpaid leave for specific reasons outlined in the employee handbook. To be eligible for FMLA you must have at least (12) months of continuous service and have worked at least 1,250 hours in the preceding (12) months prior to applying for FMLA.

Time on IPB, as well as the first 28 days of disability absence, counts as part of the annual allotment of the 12 weeks of FMLA. The employee should contact the Benefits Office in cases where the IPB benefits end and the employee plans to continue on FMLA.

### **RETURN TO WORK PART-TIME**

If an employee is able to return to work on a part-time basis, the attending physician must complete a fitness for duty form, indicating any restrictions or accommodations, the number of hours per day or days per week the individual can work, and the anticipated date that the employee may return to work on a full-time basis. The completed form should be returned to the Benefits Office at least one week prior to the employee's return to work.

When an employee returns to work part-time, wages for hours worked are paid by the department and if there is a remaining benefit in the employee's IPB, that benefit can be used to replace the regular hours not worked at the 80% pay replacement level under the IPB program.

For example, an employee at the 80% pay level under IPB returns to work on a part-time basis. The normal schedule is full-time, but the treating Health Care Provider recommends no more than half-time. The department pays half the regular salary; IPB replaces 80% of the remaining half salary. When the employee returns to work part-time, the department must notify the Benefits Office to coordinate the employee's pay.

### **RETURN TO WORK FULL-TIME**

To return to work full-time, the employee's attending physician must complete a fitness for duty form, indicating any work limitations imposed or accommodations needed, due to the employee's medical condition. The completed form is then sent to the Benefits Office at least one week prior to the employee's return to work.

### **IPB AND WORKERS COMPENSATION**

An employee receiving workers compensation payments is not eligible for, and may NOT use IPB benefits.

### **REQUEST FOR AN INDEPENDENT MEDICAL EXAMINATION**

The Benefits Office may request at any time that the employee meet with a physician for an independent medical examination (IME), whether during the first 28 days of absence or while

covered by IPB. If this occurs, the full cost of the examination is paid by the Benefits Office. The Benefits Office will make this request through a letter sent directly to the employee.

To continue the College's IPB, the appointment for the IME must be made within the time frame indicated in the letter and the employee must keep the appointment.

### **LONG TERM DISABILITY**

When an employee is not expected to be able to return to work at the expiration of the College's IPB, the employee may wish to apply for Long Term Disability benefits, if eligible. Generally, the application process begins after three months of absence due to disability. The employee should contact the Benefits Office directly. Prerequisites to receiving LTD benefits include: six months of absence due to disability within a 12-month period, application for a Social Security Award, and completion of LTD application forms.

### **LIMITATIONS AND EXTENSIONS OF IPB**

- Two or more periods of absence due to the same or related medical condition will be considered one, unless they are separated by a return to work of at least 90 days.
- Benefits are limited to amounts and periods of lost wages, and in no case will benefits duplicate any other payments by the College.
- Benefits under the IPB are not payable if the employee is entitled to receive Workers' Compensation benefits.
- No benefits will be paid for any medical condition during any period when the employee is on unpaid leave of absence. (The IPB benefits will begin on the date the employee was scheduled to return to active work.)
- Benefits will be reduced by any amounts payable from state or federal disability funds (including Social Security), or from any other program funded in whole or in part by the College, which the employee is eligible to receive or would be eligible to receive if he/she applied for them.
- In no event will the combined benefits payable to an employee exceed 100% of that individual's base pay.
- No benefits will be paid during any period when the employee is not under the care of a licensed physician.
- No benefits will be paid for a medical condition resulting from the commission of a crime.
- No benefits will be paid for any medical condition resulting from injuries or illnesses contracted during active military service.
- No benefits will be paid for any medical condition if the employee performs work for another employer for wage or profit.
- If the employee has exhausted his/her rights under FMLA, continued employment with the College is not guaranteed during a period of leave under IPB. (See the College's FMLA policy for more information about employment rights under FMLA).

### **QUESTIONS**

This overview cannot cover all the individual situations we've encountered when employees use IPB. If you have any questions, please call the Benefits Office at 215.751.8208.