



Risk Management

COMPARISON OF INDUSTRIAL DISABILITY LEAVE AND TEMPORARY DISABILITY BENEFITS

| | Industrial Disability Leave (IDL) – paid by University | Industrial Disability Leave with Supplementation of Sick Leave Credits – paid by University | Workers' Comp Temporary Disability (TD) – paid by Sedgwick CMS | Workers' Comp Temporary Disability with Supplementation of Applicable Leave Credits – TD paid by Sedgwick CMS, supplementation paid by University |
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| WHO IS ELIGIBLE FOR BENEFIT PAYMENTS? | Active PERS members | Active PERS members | All CSU employees | *All CSU employees with available leave credits |
| IS THERE A WAITING PERIOD BEFORE I BEGIN TO RECEIVE WEEKLY BENEFITS? | Yes, 3 days. This is waived if you are hospitalized or disabled more than 14 days. | Yes, 3 days. Waived if you are hospitalized or disabled more than 14 days. | Yes, 3 days. Waived if you are hospitalized or disabled more than 14 days. | Yes, 3 days. Waived if you are hospitalized or disabled more than 14 days. |
| HOW MUCH WILL MY WEEKLY BENEFITS BE? | Full wages for 22 working days of disability; 2/3 pay thereafter. This pay is not taxed. | Full wages for 22 working days of disability; if eligible can supplement with accrued sick leave credits to an amount equal to daily wage, if exhausted then reverts to 2/3 pay. IDL is not taxed but the supplementation is taxed. | 2/3 of wages at the time of injury. This pay is not taxed. | *2/3 of wages at the time of injury; if eligible plus supplementation of leave credits up to full pay. Supplementation will remain only as applicable leave credits remain. The TD is not taxed but the supplementation is taxed. |
| HOW ARE MY MEDICAL BILLS TO BE PAID? | Sedgwick CMS pays for all hospital, medical and surgical expenses on behalf of CSU. | Sedgwick CMS pays for all hospital, medical and surgical expenses on behalf of CSU. | Sedgwick CMS pays for all hospital, medical and surgical expenses on behalf of CSU. | Sedgwick CMS pays for all hospital, medical and surgical expenses on behalf of CSU. |
| HOW LONG WILL THE PAYMENTS BE PROVIDED? | Up to 52 weeks within 2 years from the first day of disability. After expiration, you may be eligible for Temporary Disability. | Up to 52 weeks within 2 years from the first day of disability. After expiration, you may be eligible for Temporary Disability. | **Up to 104 weeks within a 5-year period. | **Up to 104 weeks within a 5-year period. Supplementation will remain only as applicable leave credits remain. |
| DOES THE CONTRIBUTION TO MY HEALTH INSURANCE PREMIUM CONTINUE? | Yes, contribution continues. | Yes, contribution continues. | No. You must pay full premium directly to carrier to maintain coverage. | Contribution continues as long as you supplement. |
| DO I CONTINUE TO MAKE MY PERS CONTRIBUTIONS? | You will continue to make your full contribution to PERS. | You will continue to make your full contribution to PERS. | Your option. If you wish to continue membership you must pay directly to PERS. | You make PERS contributions on the leave credit portion of pay. You may pay remainder directly to PERS. |
| DO I CONTINUE TO RECEIVE CREDIT FOR VACATION, SICK LEAVE AND SENIORITY? | You will continue to receive full credit. | You will continue to receive full credit. | You will continue to receive full credit. | You will continue to receive full credit. |
| HOW WILL DISABILITY BENEFITS FROM OTHER SOURCES AFFECT MY PAYMENTS? | Your payments may be reduced if you receive other benefits paid for by the CSU. | Your payments may be reduced if you receive other benefits paid for by the CSU. | Your payments may be affected if you receive wages from other sources. | Your payments may be affected if you receive wages from other sources. |
| CAN I RECEIVE CATASTROPHIC LEAVE? | No. | No. | No. | No. |

* Can use vacation and other available leave credits.

** Industrial Disability Leave is a form of Temporary Disability benefits. Therefore, once the 52 weeks of IDL is exhausted, a disabled employee's benefit switched to TD and they are only eligible for another 52 weeks of TD. An employee is only eligible for a total of 104 weeks of combined IDL and TD.

This chart is meant to be informative and each situation will be reviewed on a case-by-case basis.

A disabled employee shall have 15 calendar days from the notice of benefit eligibility to notify Human Resources, Diversity & Inclusion (HRDI) that s/he elects Workers' Compensation Temporary Disability with or without supplementation rather than Industrial Disability Leave Benefits. The choice is retroactive to the first day of disability benefits. If the disabled employee is unable to make a decision, Industrial Disability will be chosen for them.

Employees will be given a one-time opportunity to change their selection. At any time during the first 90 calendar days of absence, the disabled employee may notify HRDI to change from Industrial Disability Leave to Workers' Comp Temp Disability or vice versa. Such change will be effective on the 90th calendar day of absence.

Industrial Disability Leave and Temporary Disability Leave benefits also run concurrent with Family Medical Leave.

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