

Medical Disability/Sick Leave and Family Personal Comparison

Benefit	*College of William and Mary Plan	**Virginia Sickness and Disability Plan (VSDP) Plan
Sick Days	Ten days per year for full-time employees. 120 calendar days of paid disability leave for medical reasons. Information can be found at the following web site: http://www.wm.edu/offices/hr/documents/benefits/sick_leave_disability_leave_and_family_leave.pdf	Eight to ten days per year for full-time employees based on length of state service. Information can be found at the following web site: http://www.varetire.org/pdf/publications/vsdp-handbook.pdf
Family and Personal Leave	Personal Leave-None Family Leave-Certain kinds of dependent care leave may qualify for paid disability leave subject to the time limitations provided in Paid Disability Leave.	Four to five days per year based on length of state service.
Leave Documentation	Leave must be reported in Banner Self-Service after it exceeds 10 days.	Hours of leave used must be reported in Banner Self-Service.
Short-term Disability (STD)	100% of pay for a maximum of 120 calendar days. Information can be found at the following web site: http://www.wm.edu/offices/hr/documents/benefits/sick_leave_disability_leave_and_family_leave.pdf	“Eligibility” for non-work related disability benefits will begin after a one-year waiting period. Once met, there is also a seven-day elimination period for short-term disability. Sick and personal leave (if available) may be used to cover the elimination period. VSDP income replacement will be at 60% for the first 5 years of employment. After your first 5 years, your income replacement depends on your length of state service. Short-term disability ranges from five to twenty-five workdays at 100 percent income replacement, and reducing to 80 percent and to 60 percent of pre-disability income for a maximum of 180 calendar days. Refer to page 17 in the VSDP Handbook found at the following website: http://www.varetire.org/pdf/publications/vsdp-handbook.pdf
Long-term Disability (LTD)	After a 180-calendar day elimination period, you may qualify for 60% income replacement to a maximum of \$6,000 per month, paid until normal retirement age. Employees must satisfy a one-year waiting period to be eligible for long-term disability.	After the 180 calendar days, long-term disability goes into effect at the rate of 60 percent of your pre-disability salary until return to work or until retirement or death. Return to your pre-disability position is not guaranteed after you begin LTD. May be required to participate in a rehabilitation program. Disability retirement option is waived in VSDP. Employees must satisfy a one year waiting period to be eligible for short-term and long-term disability; as well as long-term care.
LTD Premium	Faculty member pays 40% of the LTD premium. See second page for example.	None.
Long-term Care	None.	A basic benefit of \$96 a day for nursing home care, assisted living facility or home health care, up to a two-year lifetime maximum benefit of \$70,080. The plan pays 50 percent of the maximum daily benefit amount or \$48 a day for care by a registered nurse or licensed professional. Employees must satisfy a one year waiting period to be eligible for short-term and long-term disability; as well as long-term care.

***ORP participants are automatically enrolled in the College's Disability and Sick Leave Plan.**

****VRS participants have a choice of either the College's Disability and Sick Leave Plan or the VSDP.**

NOTE: Effective January 25, 2016, 12-month post-doctoral employees are awarded 10 days of 'use or lose' Paid Time Off (PTO).

COLLEGE OF WILLIAM AND MARY LONG-TERM DISABILITY INSURANCE

This plan is administered by The Standard and is provided by the College after you complete one year of permanent employment. Should you become disabled, benefits would begin after six months of disability. Benefits are paid at the rate of 60% of your monthly salary (not to exceed \$6,000.00 per month) less the amount of benefits from other sources (such as Worker's Compensation or Social Security Disability). The College picks up 60% of the premium and you would pay 40%. The current cost is .171% of your annual salary divided by 12. *For example:*

Salary \$50,000/12 months=\$4,166.67 salary per month

$$\begin{array}{r} \text{x } .171\% \\ \hline \$7.13 \end{array}$$
 Total Premium

60% x \$7.13= \$4.28 Employer Premium

40% x \$7.13= \$2.85 Employee Premium or \$1.43 per paycheck