



# Medical Leave Information Fact Sheet

## Teachers

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This MTI fact sheet is designed to provide general information regarding medical leaves of absence. More specific information regarding your particular situation can be obtained by contacting *MTI* Headquarters at 257-0491.

### **Commencing a Medical Leave**

In order to begin a medical leave of absence, one must: 1) complete a leave of absence request form (available at your school office or through *MTI*); and 2) submit a physicians statement in support of the medical leave of absence. These documents should be delivered to your building principal for signature and then forwarded to the MMSD Benefits Department. See Section VI-B of the *MTI/MMSD* Collective Bargaining Agreement. *MTI* staff are available to assist in processing these materials.

During a medical leave, a teacher may be compensated via their Personal Sick Leave Account, the Sick Leave Bank, Long-Term Disability, WRS Disability, and/or Social Security Disability. (*See sections III-C and G of the Contract.*) Because of the numerous benefits involved with medical leaves, *MTI* strongly recommends that individuals in need of medical leaves of absence contact *MTI* staff representatives for assistance.

### **Sick Leave**

Teachers earn one (1) sick day per month during the school year (prorated for part-time teachers). Sick days can accumulate up to seventy (70). Upon commencement of a medical leave of absence, the absent employee is compensated via their accumulated Personal Sick Leave Account (PSLA). For teachers who exhaust their PSLA, benefits may be available from the sick leave bank (SLB).

### **Sick Leave Bank**

SLB benefits begin after a teacher has been absent eleven (11) consecutive work days, and has exhausted their PSLA. The Sick Leave Bank is an innovative and progressive Contract provision negotiated by *MTI*. It was created in 1980 by each teacher donating three sick days to a “Bank”. Teachers are not required to “repay” the bank for days withdrawn; rather all teachers are assessed an additional day from their PSLA, when the balance of days in the SLB drops below the contractually defined threshold.

SLB benefits are payable for a maximum of forty-four (44) days or until Long-term Disability begins, whichever occurs first. The SLB pays 100% of the individuals daily rate of pay for each work day paid via the SLB.

### **Long-term Disability (LTD)**

After an individual has been medically unable to work for fifty-five (55) work days or seventy-five (75) calendar days, whichever occurs first, they may be eligible for Long-term Disability (LTD), provided they meet the definition of disability. The definition of disability for contractual LTD purposes is that one be totally disabled from performing the duties of their “own occupation”. Once approved for LTD benefits, the individual receives 80% of their daily rate of pay for each work day paid via LTD. One must have been on a full-time medical leave during the 55-day elimination period in order to qualify for LTD benefits.

An individual can receive LTD for up to two (2) years from the date of disability, provided the individual continues to be disabled from working in their own occupation. In order to continue to receive LTD benefits after this two year period, one must apply for, and receive, disability benefits from the Wisconsin Retirement System (WRS) and Social Security, and must meet a higher threshold of disability, that being “totally and permanently disabled from working in *any* occupation”.

### **Wisconsin Retirement System**

Under the LTD policy, one can be required to apply for WRS disability benefits if the LTD company believes you may be totally disabled. Additionally, as indicated above, after two years from one’s date of disability, he/she must be receiving WRS disability in order to continue receiving LTD.

Once WRS receives an application for disability benefits and a completed medical report indicating that one is totally disabled, WRS will provide the names of three doctors, one of which may be selected for a second medical opinion.

If approved for WRS disability benefits, any money one receives from WRS will be “integrated” with your LTD benefits by a like amount (i.e. if you receive \$2,000 per month as an LTD benefit and are approved for a \$1,000 per month benefit from WRS, your LTD benefit will be reduced by \$1,000. Note that a person would still receive \$2,000 per month salary, but from two sources, rather than one).

### **Social Security Disability**

Under the terms of the LTD policy, one is required to apply for and be receiving Social Security benefits in order to receive any LTD benefits beyond two years. One can apply for Social Security benefits either in person at their office on Odana Road, or over the phone by calling 1-800-772-1213. As with WRS, any money you receive from Social Security will reduce the amount received from LTD plan. The current LTD provider, Madison National Life, provides a counselor who will assist individuals on LTD with the Social Security application process upon request.

### **Health Insurance on Medical Leave**

*MTI* has negotiated to have the District continue to pay their share of the health insurance premiums as long as an individual is being compensated via their PSLA or the SLB. Furthermore, *MTI* has negotiated that once an individual goes on “non-pay status” due to a medical leave (e.g. after the PSLA or SLB benefits end and/or LTD benefits begin, the health insurance premium is waived for thirty-three (33) months. Individuals may continue their dental and life insurance with the District, and will be billed monthly for these benefits.

### **Family and Medical Leave Act (FMLA)**

Both the state and federal Family and Medical Leave Acts may provide additional benefits for employees on medical leaves. Contact *MTI* staff for eligibility criteria and benefit information.