



Medical Leave Information Fact Sheet

Educational Support Employees Association (ESEA)

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 at 257-0491 or mti@madisonteachers.org.

Commencing a Medical Leave

In order to begin a medical leave of absence, you must: 1) complete a Leave of Absence request form; and 2) submit a Department of Labor/FMLA physician's statement in support of the medical leave (available on-line or through MTI). The Leave Request form should be given to your building principal for signature, if possible, and then forwarded to the MMSD Benefits office (fax: 204-0346). The physician's statement should be forwarded directly to the MMSD Benefits office. During a medical leave, employees may be compensated via their Personal Sick Leave account, Vacation Leave account, Legal Leave, Long-Term Disability, WRS Disability, and/or Social Security Disability. Note, these benefits may vary for different employees.

Because of the numerous benefits involved with medical leaves, MTI strongly recommends that members in need of medical leaves of absence contact MTI for assistance.

Sick Leave

Employees may be compensated via their accrued Personal Sick Leave, Legal Leave days (if FMLA-eligible), and accrued Vacation Leave (see also Section 14.01 of the Employee Handbook and Section 8 in the Addenda to the Employee Handbook) during a medical leave of absence. Employees with an insufficient amount of accrued leave may experience a pay dock during their medical leave. Should an extended period of time off be necessary, however, long-term disability (LTD) benefits may provide replacement income (compensation) as well.

Long-term Disability (LTD)

If you have been medically unable to work for fifty-five (55) work days or seventy-five (75) calendar days, whichever occurs first, you may be eligible for Long-Term Disability (LTD) benefits, provided you meet the definition of disability. The definition of disability is that you are totally disabled from performing the duties of your "own occupation." Once approved for LTD benefits, you receive 80% of your daily rate of pay for each work day. You must also have been on a full-time medical leave during the 55/75-day elimination period in order to qualify for LTD benefits.

You can receive LTD for up to two (2) years from the date of disability, provided you continue to be disabled from working in your own occupation. In order to continue to receive LTD benefits after the two year period, you must apply for, and receive, disability benefits from Social Security, (which requires meeting a higher threshold of disability, that being "totally and permanently disabled from working in *any* occupation"). You must also apply for WRS Disability. Any disability benefits received from SSDI or WRS will be considered offsets to your LTD benefits.

Social Security Disability

Under the terms of the LTD policy, you are required to apply for and be receiving Social Security benefits in order to receive any LTD benefits beyond two years. The current LTD provider, The Standard, may provide a counselor who will assist members on LTD with the Social Security application process upon request.

Wisconsin Retirement System

Under the LTD policy, you can also be required to apply for WRS disability benefits if the LTD company believes you may be totally disabled.

Once WRS receives an application for disability benefits, they will require medical reports indicating that you are totally disabled. As with Social Security benefits, any replacement income you receive from WRS will be "integrated" with your LTD benefits by a like amount (i.e., if you receive \$1,000 per month as an LTD benefit and are approved for a \$500 per month benefit from WRS, your LTD benefit will be reduced by \$500. Note that the member would still receive \$1,000 per month salary, but from more than one source).

If your disability is anticipated to extend beyond two years, it is important to make application for WRS disability benefits within the first two years of medical leave. Failure to do so may result in ineligibility for benefits. Additional information on WRS disability can be found at www.etf.gov.

Health Insurance While on Medical Leave

MTI has negotiated to have the District continue to pay their share of the health insurance premiums as long as you are being compensated via your sick leave. Furthermore, MTI has negotiated that once you go on "non-pay status" due to a medical leave (i.e., after the 55/75 day elimination period) the health insurance premium is waived for up to thirty-three (33) months, provided you remain disabled. You may also choose to continue your dental and life insurances with the District, and will be billed monthly for these benefits.

Both State and Federal Family and Medical Leave Acts may interact with various benefits for members on medical leaves. Contact MTI staff for eligibility criteria and benefit information.