

## **Sickness and Accident (S&A) Plan**

**Q. What is a sickness and accident plan?**

A. It is a short-term disability program. Administered by Morningstar, the plan pays you 67% of your weekly salary while you are ill or temporarily disabled.

**Q. Is there a waiting period before the benefit is effective?**

A. The benefit is effective on the first day if you are hospitalized, have an accident, or have in-patient or out-patient surgery. A waiting period of seven days applies in the case of a serious illness.

**Q. Why do I need a sickness and accident plan?**

A. To ensure financial security and a safety net for you and your family by paying a portion of your salary because of illness or injury.

**Q. What is the advantage of the S & A Plan compared to a sick leave policy?**

A. The advantages are:

- Provides financial security for you and your family
- More flexibility for time off – you can use your personal time for a variety of reasons; you are not restricted to your own illness

**Q. What if I am injured at home and break my leg? What if I break my arm playing on a sports league?**

A. Both injuries would be covered from the day of the accident with your doctor's verification.

**Q. What if I'm pregnant and give birth to my baby? When is the benefit effective?**

A. The benefit would be effective on the day you were hospitalized to give birth.

**Q. Is outpatient surgery considered the same as a hospital stay?**

A. If you are unable to work following outpatient surgery, your disability may be covered under the plan. Benefits begin the day of surgery.

**Q. If I call into work for illness, and the illness becomes a long-term illness, when will I begin to receive benefits?**

A. Following a waiting period – normally the eighth calendar day of illness.

**Q. If the doctor admits me to the hospital in the above instance, when would my benefits begin?**

A. If you are still within your waiting period, the benefits would begin on the day you are admitted to the hospital.

**Q. May I use time from my sick bank to fulfill the waiting period?**

A. No. The "reserve" sick leave bank can only be used to supplement S&A. You must use PTO, Vacation or the one time S&A Bank.

**Q. How long can I collect benefits?**

A. Benefits can be collected for up to 26 weeks for each injury/illness.

**Q. How often is payment made?**

A. Checks are mailed to your home once a week.

**Q. Is there any way that I can earn more than 67% of my salary? I have bills to pay.**

A. Yes. You can supplement the additional 33% with time from your reserve sick leave bank, or from other benefit time that you have available. You would receive that payment on your regularly scheduled County pay day.

**Q. Will I receive pension service credit for the period of time I'm on S&A?**

A. As long as you make the required employee's portion of the pension contribution, you will receive pension service credit.

**Q. If I have an illness for 2 days, can I receive benefits with the S&A plan?**

A. No, you would use time from your personal time bank.

**Q. If I do not have enough personal days to cover my time, can I use vacation time?**

A. Yes, under County policy you must use available benefit time.

**Q. How do I apply for S&A benefits?**

A. Call the Human Resources Department at 632-7440 to be directed to a Benefits Specialist.