

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 old sick bank to fulfill the waiting period?

A. No. The "reserve" sick leave bank can only be used to supplement S&A. You cannot use the reserve sick bank for time off for an occasional sick day.

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 issued 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. If 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.