Leave of Absence & Long-Term Disability Benefits

How are my benefits handled while on an approved Leave of Absence?

Please review the following information regarding your benefits while on an approved Leave of Absence. Please see the section on Long Term Disability (LTD) for details regarding LTD options. If you have further questions about your benefits beyond this document please contact the UAB Benefits Department at benefits@uab.edu or 205-934-3458.

LEAVES OF ABSENCE WITH PAY

While on a leave of absence all sick time, vacation and personal holidays must be used prior to being placed in an unpaid status; per the Family and Medical Leave of Absence (FMLA) Policy.

If your accrual balances are depleted, you will be placed in an unpaid leave status. Your benefits will continue and any outstanding balance will be deducted from your first available paycheck(s). This includes deductions for medical insurance, dental insurance, vision insurance, and any voluntary plans in which you may be enrolled.

RETIREMENT PLANS

Mandatory Retirement Program: Teachers' Retirement System of Alabama (TRS)
Employees who are members of TRS receive service credit for time on leave of absence with pay. However, no credit is allowed for leave of absence without pay.

Any active member of TRS, regardless of gender, may purchase up to one year of credit for each period of maternity leave without pay. The member cannot purchase credit for any period of maternity leave that he or she already has credit for in TRS. The cost to purchase this service is the full actuarially determined cost as determined by TRS. Payment must be made to TRS no later than June 30 of the calendar year following the expiration of maternity leave without pay.

You may contact TRS at 877-517-0020 or member.services@rsa-al.gov with any questions, or for further details on TRS policy.

Do I need to apply for Long-Term Disability?

UAB LONG-TERM DISABILITY PLAN

If you are expected to be out of work for longer than 90 days due to an illness or injury, you should apply for UAB's Long-Term Disability (LTD) plan. LTD provides income protection for eligible employees. You should contact the Benefits office to apply as soon as your physician indicates you may be out of work for longer than 90 days. The process of review and determination of LTD benefits takes approximately 30 to 60 days. ***It is important to promptly begin the paperwork if you expect to be off work for more than 90 days.*** We will walk you through the application process and assist you with any questions.

To meet the definition of disability, an employee must be unable to perform his or her own job during the first 24 months of disability. After 24 months, you must meet the definition of being disabled from all forms of employment for which you are reasonably able to perform based on your work history and education.

If approved, beginning the 91st day (or the end of sick leave benefits), 66 2/3% monthly salary (not to exceed $10,000 per month) would be paid for the first 90 days of disability. On the 181st day (after 90 days of disability payments), 60% monthly salary (not to exceed $10,000 per month) will be paid.

Once approved for UAB's LTD plan you will no longer be eligible for any UAB medical, dental, vision, or voluntary supplemental insurance plans. If you are enrolled in a medical, dental, or vision insurance plan at the time of your LTD approval, you will be mailed a packet regarding COBRA continuation coverage. You may also be eligible for medical insurance through the Health Insurance Marketplace; more information can be found at healthcare.gov. You will have the option to port any voluntary supplemental plans (InfoArmor Identity Protection, Aflac Accident Insurance, and Pet Benefit Solutions) to personal policies by reaching out to the carrier directly.

As long as you continue to be considered eligible for LTD by our plan carrier, The Standard, your sponsored life insurance (if eligible) will continue to be provided. Once you are no longer considered an approved LTD recipient, this benefit will cease.

TRS: DISABILITY RETIREMENT OPTION

If you have at least 10 years of creditable service with Teachers' Retirement System (TRS), you would be eligible to apply for TRS disability retirement. This is a separate and distinct program from the UAB LTD plan.

A Benefits Counselor will advise you on eligibility and the application process. If you are approved for TRS disability retirement, your UAB LTD benefit would be reduced by the amount paid by TRS. You would also be eligible for the Public Education Employees' Health Insurance Plan (PEEHIP).

The UAB Benefits Office is here to address any questions or concerns regarding the available disability programs. You can schedule an appointment with a Benefits Counselor by emailing benefits@uab.edu or by calling 205-934-3458.