

# Guardian Short Term Disability





# Guardian Short Term Disability Enhancements

Our **new**, improved Guardian Short Term Disability plan structure includes a shorter waiting period, richer income benefit, and lower premium rates.

## Coverage level:

- New plan covers all enrollees at **60% of weekly income.**

## Reduced waiting time for coverage:

- Begins as early as the **1<sup>st</sup> day** when caused by an accident or on the **8th day** when related to an employee illness.



# Guardian Short Term Disability Enhancements

## Weeks of Coverage:

Coverage period is extended from 11 weeks to a maximum of 26 weeks, as supported by medical documentation which aligns with the coverage period for MA PFML

## Minimum Benefit:

Guardian's minimum weekly benefit has increased to **\$200** per week. Even if your entire 60% benefit payment is offset by the amount of your MA PFML benefit, you will still receive, at a minimum, \$200.00 per covered week from the Guardian plan. (Subject to claim approval)

## Maximum Benefit:

The maximum weekly benefit has increased from \$1,500 to **\$3,500** per week, making this plan more valuable to higher wage earners

# Voluntary Short-Term Disability and PFML

Massachusetts offers **Paid Family Medical Leave (PFML)** is a state-administered program, funded by payroll tax paid by the employee and employer.

**MA PFML** allows employees (who have met the minimum eligibility requirements), to take up to 26 weeks of leave per year. There is also a pay component to the program.

Your PFML benefits payment is based on your individual average weekly wage, the state average weekly wage for Massachusetts workers, your benefit year, and the type of leave you are taking

MA PFML averages 60% of your average weekly wage, with a maximum weekly benefit of **\$1,230.39** per week (2026).

# How does MA PFML work with Guardian Short-Term Disability?

The Guardian Short Term Disability program helps supplement employee income during a Leave of Absence.

Guardian Short Term Disability requires that any employee who is eligible for Massachusetts Paid Family Medical Leave must first apply for that benefit.

Guardian Short-Term Disability benefits are “offset” (reduced) by any financial benefit received from MA PFML.

You will receive a minimum payment of \$200.00 even if your total benefit amount is offset by PFML.

# How does MA PFML work with Guardian Short-Term Disability?

Annual Salary	Weekly Salary	Guardian Weekly Benefit- 60%	PFML Benefit (From DFML Calculator)	Guardian Benefit - PFML Benefit Difference	Guardian Weekly Benefit Amount
\$60,000	\$1,153.85	\$692.31	<a href="https://calculator.eol.mass.gov/pfml/yourbenefits/">https://calculator.eol.mass.gov/pfml/yourbenefits/</a> 851.37	(\$159.06)	\$200.00 Minimum benefit
\$80,000	\$1,538.46	\$923.08	1043.87	(\$120.79)	\$200.00 Minimum benefit
\$125,000	\$2,403.85	\$1,442.31	1230.39 (Max benefit)	\$211.92	\$211.92
\$200,000	\$3,846.15	\$3,500.00 (Max benefit)	1230.39 (Max benefit)	\$2,269.61	\$2,269.61

# Benefit Examples

## Benefit Example: Peter

Peter is age 40. His annual salary is \$60,000 or \$1,153.85 per week.

His benefit through Guardian would be calculated as 60% of his weekly pay, or \$692.31 per week.

As Guardian requires that any employee who is eligible for Massachusetts Paid Family Medical Leave must first apply for that benefit, the Guardian will reduce this benefit payment by the amount of his PFML.

Utilizing the MA PFML benefit calculator <https://calculator.eol.mass.gov/pfml/yourbenefits/>, Peter's PFML payment calculates to \$851.37.

As Peter's PFML benefit is greater than his Guardian benefit, Guardian will pay Peter the minimum weekly payment of **\$200.00** through his approved disability period.

Peter's premium for this coverage is **\$7.99 biweekly**.

# Benefit Example: Sarah

Sarah is age 30. Her annual salary is \$125,000 or \$2,403.85 per week.

Her benefit through Guardian would be calculated as 60% of her weekly pay, or \$1,442.31 per week.

As Guardian requires that any employee who is eligible for Massachusetts Paid Family Medical Leave must first apply for that benefit, the Guardian will reduce this benefit payment by the amount of her PFML.

Utilizing the MA PFML benefit calculator <https://calculator.eol.mass.gov/pfml/yourbenefits/>, Sarah's PFML payment calculates to \$1,230.39. (The PFML maximum weekly benefit).

As Sarah's Guardian benefit is greater than her PFML benefit, Guardian will pay Sarah the difference of **\$211.92 weekly** through her approved disability period.

Sarah's premium for this coverage is **\$33.28 biweekly**.

## Benefit Example: John

John is age 55. His annual salary is \$80,000 or \$1,538.46 per week.

His benefit through Guardian would be calculated as 60% of his weekly pay, or \$923.08 per week.

As Guardian requires that any employee who is eligible for Massachusetts Paid Family Medical Leave must first apply for that benefit, the Guardian will reduce this benefit payment by the amount of his PFML.

Utilizing the MA PFML benefit calculator <https://calculator.eol.mass.gov/pfml/yourbenefits/>, Johns PFML payment calculates to \$1,043.87.

As John's PFML benefit is greater than his Guardian benefit, Guardian will pay John the minimum weekly payment of **\$200.00** through his approved disability period.

John's premium for this coverage is **\$11.08 biweekly**.

# How much does it cost?

# Guardian Short Term Disability

Your premium is based on your age and the amount of your benefit.

1. Find your weekly benefit amount: Take your UMass Chan weekly pay and multiply by .6 . This is your weekly benefit amount (up to plan maximum of \$3,500).
2. Divide your weekly benefit amount by 10.
3. Multiply the result of #2 by the premium rate listed in your age bracket in the chart below. This is your monthly premium cost.

## New Plan Premium per \$10.00 of weekly benefit

Age Bracket	60% Rate*
25-29	\$0.10
30-34	\$0.25
35-39	\$0.50
40-44	\$0.45
45-49	\$0.25
50-54	\$0.25
55-59	\$0.24
60+	\$0.26
* Per \$10 of Benefit	\$0.50

# Guardian Short Term Disability

**Premium/Cost:** Premium rates are reduced for all age brackets, resulting in lower biweekly premiums for all enrollees

**Rate Examples:**

Employee Age	Enter Annual Salary	Weekly Salary	Weekly Benefit Amount-60%	\$10 of Benefit	Rate per \$10	Monthly Premium	Annual Premium	Biweekly Premium
40	\$60,000.00	\$1,153.85	\$692.31	\$69.23	0.25	\$17.31	\$207.69	\$7.99
55	\$80,000.00	\$1,538.46	\$923.08	\$92.31	0.26	\$24.00	\$288.00	\$11.08
30	\$125,000.00	\$2,403.85	\$1,442.31	\$144.23	0.5	\$72.12	\$865.38	\$33.28

# When can I enroll?



# Enrollment and Approval

## Current Enrollees:

- All employees who are **currently enrolled** in the plan will continue with their current coverage unless they decide to actively terminate it. Employees can elect to terminate coverage at any time.

## Open Enrollment 2026:

- Employees who are not currently enrolled but would like to add the benefit may do so during the Open Enrollment Period, April 1 through May 1, 2026.
- All enrollments submitted during the 2026 Open Enrollment period will receive automatic approval for this coverage.
- Please note: Current employees who choose to enroll after 5/1/26 are subject to medical underwriting approval

# UMass Chan Benefits Team – Here to Help!

Our team is here to help you with your benefits enrollment questions and to guide you in this process.

## General Benefits Assistance

[Benefits.UMMS@umassmed.edu](mailto:Benefits.UMMS@umassmed.edu)

508-856-5260 , Option 1, option 1



Human  
Resources

