



# Guardian Short Term Disability Plan

Plan Enhancements as of July 1, 2025



UMass Chan  
MEDICAL SCHOOL

# 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. **Changes to the plan effective as of July 1, 2025**
- **Coverage level:**
  - New plan covers all enrollees at **60% of weekly income** (old plan allowed an option of selecting 50% or 60% of salary coverage through the benefit)
- **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 from \$25 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 max weekly benefit has increased from \$1,500 to **\$3,500** per week, making this plan more valuable to higher wage earners

# Guardian Short Term Disability Enhancements

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

Current Plan   **New Plan**

Age Bracket	50% Rate*	60% Rate*	60% Rate*
15-24	0.33	0.34	0.10
25-29	0.45	0.47	0.25
30-34	0.62	0.65	0.50
35-39	0.45	0.47	0.45
40-44	0.32	0.33	0.25
45-49	0.34	0.35	0.25
50-54	0.38	0.4	0.24
55-59	0.45	0.47	0.26
60+	0.53	0.55	0.50

	Current	New
<b>PFML</b>	Required to use PFML before STD benefit is paid	Required to use PFML before STD benefit is paid
<b>% of Weekly income</b>	50% or 60%	60%
<b>Minimum Benefit</b>	\$25	\$200
<b>Maximum Benefit</b>	\$1,500	\$3,500
<b>Benefit Begin Date</b>	15 <sup>th</sup> day after event	1 <sup>st</sup> day for Accidents/8 <sup>th</sup> day for illness
<b>Weeks of coverage</b>	11	26



# Voluntary Short-Term Disability and PFML

- In 2019, UMass Chan contracted with **Guardian** to offer short-term disability benefits to our employees since 2019
- Since then, significant changes have been implemented by the State of MA which impact MA employers and their employees' who require paid leave of absences
- After the implementation of **Massachusetts' Paid Family Medical Leave (PFML)**, it became clear that UMass Chan employees would benefit from improvements to our current short-term disability plan structure
- **PFML** is a state-administered program, funded by payroll tax paid by the employee and employer.

# Pay Under MA PFML

- **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 \$1,170.64 per week (2025)

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

- The Guardian Short Term Disability program 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
- This aspect of our program is not changing

# How do I enroll?





# Enrollment and Approval

## Current Enrollees:

- All employees who are **currently enrolled** in the plan will be transferred into the new plan structure, with no action needed

## Open Enrollment 2025:

- Employees who are not currently enrolled but would like to add the benefit may do so during the Open Enrollment Period, April 2 through May 1, 2025
- All enrollments submitted during the 2025 Open Enrollment period will receive automatic approval for this coverage.
- Please note: Current employees who choose to enroll after 5/1/25 are subject to medical underwriting approval

# Enrollment and Approval

## Open Enrollment 2025:

Employees who are not currently enrolled but would like to add the benefit may do so during the Open Enrollment Period, April 2 through May 1, 2025.

All enrollments submitted during the 2025 Open Enrollment period will receive automatic approval for this coverage.

# 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: 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**.

# 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 his 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 \$1,170.64. (The PFML maximum weekly benefit).

As Sarah's Guardian benefit is greater than her PFML benefit, Guardian will pay Sarah the difference of **\$271.67 weekly** through her approved disability period.

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

# 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

## **Karen Wilson, HR Benefits**

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