

Comparison of Reduced Paid Leave (RPL) and Short-term Disability (STD)

	Reduced Salary Paid Leave (RPL) <i>Offered by UT MD Anderson</i>	Short-term Disability (STD) <i>Offered by Blue Cross Blue Shield (BCBSTX)</i>
Summary	Salary continuance benefit of the Paid Time Off program. If approved by the HR Leave Center, RPL can be used for: <ul style="list-style-type: none"> • Extended employee illness or injury or • Catastrophic illness or injury of eligible dependents Educational trainees are not eligible for RPL.	Disability program offered through the UT System Office of Employee Benefits to benefits eligible employees .
Premiums	None	After-tax paycheck deductions based on salary.
Election	No election is required. Apply at time of illness or injury.	Within 31 days of hire, a qualifying life event or during annual enrollment .
% of Salary	50% of base pay, no salary cap. Some additional pays (if applicable) also pay at 50%.	60% of weekly base salary, capped at \$693 per week.
Application Process	Call the HR Leave Center at 713-745-3652 to apply.	Call BCBSTX at (866) 628-2606.
Elimination Period	Seven calendar days or exhaustion of Extended Illness Bank (EIB) , whichever is greater.	14 calendar days or the exhaustion of EIB and/or RPL, whichever is greater.
Maximum Payable Period	Up to 90 calendar days based on the medical disability standards for the specific medical condition.	Up to 22 weeks based on the medical disability standards for the specific conditions; maximum of four weeks for pre-existing conditions.
Payment	Payment made through MD Anderson payroll and is subject to required deductions.	Payment made through BCBSTX. As premiums are paid on an after-tax basis, taxes are not taken from payment.
Insurance Premiums	While on RPL, employees are on a “leave with pay” status. This status enables employees to receive the state premium share for the medical plan. Deductions for optional coverage are deducted from the employee’s pay.	Employees are on a “leave without pay” status once all leave accruals are exhausted. If an employee does not receive pay from MD Anderson during a full calendar month and is not covered by FMLA , the employee will not receive the state premium share for the medical plan. This means, the employee pays both the employer and employee premiums for medical coverage.
Accumulation of Leave Accruals and State Service	Employees continue to earn applicable monthly leave accruals, but the hours are suspended. Upon return to work, suspended accruals can be used. Employees move to a “leave without pay” status if they do not receive pay from MD Anderson. If they are in this status for a full calendar month, accruals and state service are not earned for that month.	
Institutional Holidays	If an institutional holiday occurs while an employee is receiving RPL, the employee is paid 50% for that holiday (or proportionately less if they work part time).	If an institutional holiday occurs while an employee is receiving STD and is on leave with pay, the employee will be paid 100% for that holiday (or proportionately less if they work part time). If on leave without pay during the holiday, they will not receive the pay for the holiday.
Job Protection	Employee is in a job-protected status.	Employee’s job is protected only if they are on FMLA or if they are approved for an accommodation under the American’s with Disabilities Act (ADA).
Coordination of Benefits	Employee cannot receive RPL payments while receiving short or long term disability benefits.	Employee cannot receive STD while on RPL.
<p>There is not a coordination of benefits between the STD and RPL plans.</p> <p>If an STD case is approved by BCBSTX, EIB and RPL must be exhausted.</p> <p>See Human Resources/Leave Time Off/ Leave Guide for plan details and definitions.</p>		