

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

<b>Reduced Salary Paid Leave (RPL)</b> <i>Offered by UT MD Anderson</i>		<b>Short-term Disability (STD)</b> <i>Offered by Blue Cross Blue Shield (BCBSTX)</i>
<b>Summary</b>	Salary continuance benefit of the Paid TimeOff program. If approved by HR Leave & Accommodations, RPL can be used for: <ul style="list-style-type: none"> <li>• Extended employee illness or injury or</li> <li>• Catastrophic illness or injury of eligible dependents</li> </ul>	Disability program offered through the UT System Office of Employee Benefits to <a href="#">benefits eligible employees</a> .
<b>Premiums</b>	None	After-tax paycheck deductions based on salary.
<b>Election</b>	No election is required. Apply at time of illness or injury.	Within 31 days <a href="#">of hire, a qualifying life event or during annual enrollment</a> .
<b>% of Salary</b>	50% of base pay, no salary cap. Some additional pays (if applicable) also pay at 50%.	60% of weekly base salary, capped at \$850 per week.
<b>Application Process</b>	Contact <a href="#">HR Leave &amp; Accommodations</a> or call 713-745-3652 to apply.	Call BCBSTX at (866) 628-2606.
<b>Elimination Period</b>	Greater of: <ul style="list-style-type: none"> <li>• 7 calendar days or</li> <li>• Exhaustion of <a href="#">Extended Illness Bank (EIB)</a> or sick leave.</li> </ul>	7 calendar days or the exhaustion of EIB, sick leave and/or RPL, whichever is greater.
<b>Maximum Payable Period</b>	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.
<b>Payment</b>	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.
<b>Insurance Premiums</b>	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 <a href="#">FMLA</a> , 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.
<b>Accumulation of Leave Accruals and State Service</b>	Employees continue to earn applicable 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.	
<b>Institutional Holidays</b>	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.
<b>Job Protection</b>	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 Americans with Disabilities Act (ADA).
<b>Coordination of Benefits</b>	Employee cannot receive RPL payments while receiving short or long-term disability benefits.	Employee cannot receive STD while on RPL.
<p style="text-align: center;"><b>There is not a coordination of benefits between the STD and RPL plans.</b>  If an STD case is approved by BCBSTX, EIB (or sick leave) and RPL must be exhausted.  See the <a href="#">Leave Guide</a> for details about RPL and other institutional time off.</p>		