



City of Riverside, California  
Human Resources Policy and Procedure Manual

Approved:

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Human Resources Director

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City Manager

Number: V-2 Effective Date:

**SUBJECT: SHORT-TERM DISABILITY (STD) AND LONG-TERM DISABILITY (LTD) INSURANCE**

**PURPOSE:**

To define the City of Riverside Short-Term and Long-Term Disability Plans for uniformity of interpretation and application.

**POLICY:**

Short-Term and Long-Term Disability coverage is provided in accordance with various Memoranda of Understanding (MOUs) by bargaining unit as follows:

**1. Short-Term Disability Plan - IBEW Field and Supervisory Units**

**A. Coverage**

Coverage begins on the first day of the month following the date you become a member. Employees can receive up to 60 % of income replacement of eligible earnings up to a maximum benefit of \$2,500 per week after becoming disabled for a minimum of 14 days. Certificate of Coverage and IBEW Benefit Summary can be found via the provider's online portal or on the City's Disability website.

Coverage ends the date your employment terminates with the City.

**B. Enrollment**

Enrollment is mandatory and automatic for all regular IBEW Field and Supervisory Local 47 employees.

**C. Premiums**

The cost for the plan shall be paid by the City and the employee; please refer to the benefit summary document and IBEW MOUs for specific break-down. Premiums will be paid through payroll deductions.

D. Claims

Claim forms are available on the City's Disability website, by contacting the Human Resources Department, or the provider directly. The City and the employee both must complete forms. Benefits are paid directly by the provider after a qualified claim form and proof of disability is submitted. If a claim is denied, employees can request an appeal in writing in accordance with the provider's rules. Refer to the provider's insurance policy for specific timeframe requirements. .

The maximum length of time an employee may receive disability benefits for a continuous disability is 351 days following the 14-day waiting period.; refer to the IBEW STD insurance policy for this information, including additional details and exclusions.

2. **Long-Term Disability Plan - Public Safety - Police, Fire, Police Supervisory, Police Management, and Fire Management**

A. Coverage, Enrollment, and Claims

All information on coverage, enrollment, and claims is available through the appropriate association. The Riverside Police Officers' Association will maintain the disability program for the Police and Police Supervisory Units, the Riverside Police Administrators' Association will maintain the disability program for the Police Management Unit, and the Riverside City Firefighters' Association will maintain the disability program for the Fire and Fire Management Group.

Employees in the Fire Management Group, Police Management Unit and Police Supervisory Unit may decline long-term disability coverage by notifying their respective union; the union will notify the City of this action to ensure the employee's city deferred compensation contribution is accurate.

B. Premiums

Premiums are included in the employee's union dues deduction. Portions of the premiums for Police and Fire Management are paid to the associations by the City out of the City's monthly contribution to deferred compensation.

3. **Long-Term Disability Plan - Elected Officials, Executive (Safety and Non-Safety), Non-Safety Management, Non-Safety Supervisory, Confidential, Professional, Para-Professional, and IBEW Field and Supervisory**

A. Coverage

Employees receive 60% of their salary, with a maximum of \$11,000 per month, after being disabled for a minimum of 60 days, except for IBEW Field and Supervisory who have a waiting period of 365 days. Certificate of Coverage and the Benefit Summary can be found via the provider's online portal or on the City's Disability website

Coverage ends the date your employment terminates.

B. Enrollment

Enrollment is optional for new hires and employees who promote into eligible units. Employees must enroll within the first 30 days of hire or promotion. Coverage elections made more than 30 days after date of hire or promotion are subject to medical underwriting approval.

C. Premiums

Premiums are 100% employee-paid. Premiums are calculated based on the employee's monthly salary and current rate percentage which can be found in the Certificate of Coverage and Benefit Summary.

D. Claims

Claim forms are available on the City's Disability website, by contacting the Human Resources Department, or the provider directly. The City and the employee both must complete forms. Benefits are paid directly by the provider after a qualified claim form and proof of disability is submitted. If a claim is denied, employees can request an appeal in writing in accordance with the provider's rules. Refer to the provider's insurance policy for specific timeframe requirements.

There is a maximum length of time an employee may receive disability benefits for a continuous disability which may vary based on age; refer to the LTD insurance policy for this information, including additional details and exclusions.

4. **General Unit, Confidential, and Refuse**

For coverage information, refer to the City's Policy V-1 State Disability Insurance (SDI) and Paid Family Leave for General Confidential, and Refuse Employees.

Disclaimer: This policy is for internal processes only. Should a discrepancy exist between this document and the Insurance Plan Document, the Insurance Plan Document will prevail. Should a discrepancy exist between this document and Federal or State Law, the Federal or State Law will prevail.