

Benefit Comparison

Short-Term Disability, Worker's Compensation, and Family and Medical Leave Benefits

Short-Term Disability insurance, Workers' Compensation, and the Family and Medical Leave Act (FMLA) provide financial assistance or job protection to employees who are injured, disabled, or have a serious health condition. These benefits have different eligibility criteria, provide different benefits, and are administered separately. This means to receive benefits, employees must submit separate requests depending on the benefit.

Short-Term Disability Insurance

Short-term disability insurance provides income protection (taxable payments) to employees while absent from work for up to 75 days due to their own illness or injury. It does not provide benefits if the injury occurred at work.

Short-term disability insurance is a voluntary benefit offered by MMSD to benefits-eligible employees. Employees must elect the benefit through the Benefits Enrollment [portal](#) and 100% of the premium is deducted from the employees' paycheck. Teachers are not eligible to enroll in Short-Term Disability because they are eligible for the Teacher Sick Bank benefit. See Addendum A of the Employee Handbook for more information on the Teacher Sick Bank.

The short-term disability benefit is administered by the Standard Insurance Company. Employees that elect this benefit and are absent from work for more than 14 days due to an illness or injury must submit a claim directly to the Standard. Benefits are available for pregnancy and childbirth. Other limits may apply.

For more information, visit the District's [Disability webpage](#) or contact MMSD Benefits at Benefits@madison.k12.wi.us.

Worker's Compensation

Worker's Compensation covers medical care and provides partial payments for lost wages due to work-related injuries. It covers all reasonable and necessary medical costs related to the injury and partial payments for lost wages if the employee's injury-related absence lasts more than seven days. Employees should consult a tax advisor to know if their worker's compensation payments for lost wages are taxable.



Worker's Compensation insurance is available to all employees at no cost.

MMSD's Workers Compensation benefit is administered by Travelers Insurance Company. If you are injured at work, call the Travelers Hotline at 888-729-4189 as soon as possible. Their nurses help employees determine the next steps for seeking medical care and help them understand how to file a claim with Travelers. **If your injury is life- or limb-threatening, call 9-1-1 immediately.** Whenever seeking medical care for a work-related injury, be sure to tell the provider the injury is work-related.

For more information, visit the District's [Worker's Compensation webpage](#) or contact workcomp@madison.k12.wi.us.

Family and Medical Leave Act (FMLA) Leave

Federal and state FMLA leave benefits provide up to 12 weeks of job and insurance protection per year for employees absent from work for their own or a family member's serious health condition. The employee's serious health condition does not need to be from a work-related injury to be eligible for FMLA leave.

While on FMLA leave, employees keep their position and any insurance benefits they elected prior to going on FMLA. FMLA leave is an unpaid benefit, although employees may use other paid benefits (such as personal illness time or STD benefits) while on FMLA.

To be eligible for federal FMLA leave, the employee must be employed by MMSD for 12 months and have worked at least 1,250 hours in the previous 12 months. Similar rules apply for state FMLA leave, except the employee only has to have been paid at least 1,000 hours in the previous 12 months.

FMLA and other leaves of absence are administered by MMSD's Leaves Division. Employees that are absent from work **for more than five days** must submit a Leave of Absence Request form to the Leaves Division prior to starting the Leave of Absence, or as soon as possible.

For more information, visit the District's [Leave of Absence website](#) or contact the Leaves Division at Leaves@madison.k12.wi.us.

See the chart below for an easy comparison of these three programs.



Benefit Comparison Chart

Benefit	Short-Term Disability	Worker's Compensation	FMLA Leave
Eligible Employees	Benefits-eligible employees that elect STD and pay the premium (except Teachers)	All employees	Employees employed by MMSD at least 12 months and worked at least 1,250 hours for federal FMLA or 1,000 hours for state FMLA.
Benefits	Income protection – i.e. cash benefits	Coverage for medical costs and lost wages	Job and insurance protection – i.e. employee retains their position and insurance benefits
Types of Illness or Injury Covered	Employee's own injury or illness	Employee's work-related injuries	Employee or family member's serious health condition
Provides cash benefits?	Yes = 2/3 of prior wages for absences longer than 14 days	Yes = First qualified 3 days will be at 100% untaxed, then 66.6% is untaxed while 33.3% is taxed	No
Covers medical costs?	No	Yes	No
Waiting Periods	14 days (60 days if not enrolled when initially eligible)	WC payments begin after the first 3 days. If an employee is out more than 7 days, the first 3 days will also be paid. No wait for medical costs	5 days
Maximum Benefit?	Up to 75 days per disability	N/A	Up to 12 weeks per calendar year
Are cash benefits taxable?	Yes	Usually not	N/A
Parental leave covered?	Yes - the mother's pregnancy and childbirth only	No	Yes - both parents following birth or adoption
Who administers?	The Standard Insurance	Traveler's Insurance Co.	MMSD Leaves Division



How to Request/Submit a Claim	STD - How to File a Claim	Traveler's Hotline at 888-729-4189	Leave of Absence Request Form
MMSD Webpage	Disability Insurance	Worker's Compensation	Leaves of Absence
MMSD Contact Information	Benefits@madison.k12.wi.us	Workcomp@madison.k12.wi.us	Leaves@madison.k12.wi.us