



Summary of Benefits

The City of Fairfield is self-insured for a Short-Term Disability Benefit Plan. Eligible City employees may apply to use this benefit in the event of a non-work-related injury or illness, including pregnancy, for which you are unable to work.

What is the benefit?

Weekly benefits are based on your normal wages. Short-Term Disability (STD) will pay 69% of your weekly pre-disability earnings, up to the maximum State Temporary Total Disability rate, less deductible sources of income. STD can also pay partial benefits if your doctor modifies your normal work hours due to disability.

How do I file a Claim?

If you know that you will be taken off work due to an illness, pregnancy, non-work-related injury or surgery, notify Human Resources and your supervisor. Call Prudential toll-free at 800-842-1718 Monday – Friday 8:00 am – 11:00 pm EST.

What is the waiting period?

If you meet the definition of disability under the plan document, the STD plan has a seven-day waiting period for which no benefits are payable. However, if you are admitted to a hospital before benefits would otherwise begin, benefits will begin on your first day of hospital confinement.

How will my benefit be paid to me?

If you have accrued leave time (sick, vacation, etc.), your department will continue to submit absence slips, utilizing your leave banks, for the period you are off work. After the seven-day waiting period, payroll will reimburse your used leave banks based on your disability benefit amount in the form of Buy Backs. Your leave banks will be used to supplement the STD benefit so that you will continue to receive your normal, full paycheck.

If you exhaust all your leave banks and are placed on leave without pay (LWOP) status, the City will mail you a check for your STD benefits, up to the benefit maximum.

How long can I receive STD Benefits?

STD benefits continue for as long as your doctor feels you are unable to work or for up to 180 days, whichever comes first. Some exceptions exist. Please see the plan documents for more details.

Where can I get a copy of the entire plan document?

Contact Human Resources at (707) 428-7364.