

## Human Resources: Disability

- An employee eligible to receive benefits under the provisions of the Seamen's "Protection and Indemnity" policy, Workers' Compensation or the Disability Income Plan may be placed on a "disability leave of absence." Employees with a known medical condition, sufficiently severe to cause possible harm to themselves or others if they continue to work, may work provided they obtain a physician's written statement of their ability to do so and have also obtained the concurrence of the Institution. If this statement has not been submitted and approved by the Institution, the employee will be placed on disability leave.
  
- A disability leave of absence may extend as long as:
  - The employee remains eligible for the above mentioned benefit(s);
  - The employee retires under the Institution's Retirement Plan; or
  - Until the period of absence equals the employee's accrued service at the start of the leave, whichever occurs first.

Occasional Illness Leave will be applied prior to commencement of disability benefits. Vacation time may be used to supplement Short-Term Disability income up to the amount of the employee's regular base pay.

- While in a waiting period of disability benefits or once disability benefits commence, an employee on an approved disability leave of absence may continue group insurance coverage(s) by paying the regular employee's share of the premium(s). An employee in disability leave status will not be required to pay for Group Basic Life Insurance coverage which will continue until the earliest of nine months of disability, the employee reaches age 65, termination of employment or disability ends. If the employee is not receiving short-term disability income, all other coverage, including Dependent coverage, will end. If a waiver of premium is approved, the Basic and Supplemental coverage will continue for as long as the employee satisfies the eligibility requirements of the insurer.
  
- Those employees who have indicated that they intend to return to work following their period of disability will be considered before any other applicant for return to the same or similar position or for any other position for which they are qualified. The application for reemployment must be made within 90 days following recovery from the disability.

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