

Income Continuation Insurance Examples

Employee Scenario

Employee expected to be out 8 weeks
 Scheduled Surgery: **Wednesday, September 5, 2018**
 Expected Return to Work: **Thursday, November 1, 2018**

University Staff Employee

Last day worked:	September 4, 2018
First Day Disabled	September 5, 2018
Sick Leave Balance:	243.8
Sick leave earned while using:	15.2
Total Sick Leave (hours):	259.0
Number of Sick Days (8 hour days):	32.375
30 Calendar Day Elimination Period End:	October 4, 2018
Sick Leave Exhausted Date:	October 19, 2018
ICI Benefit Begin Date:	October 20, 2018
Monthly Salary:	\$3,228.00
75% ICI Monthly Benefit:	\$2,421.00
Gross ICI Benefit (10/20-10/31/2018) 12 days	\$937.16
Return to Work	November 1, 2018

Faculty / Academic Staff / Limited Appointees 12-month Employee

Selected Elimination Period:	30 Calendar Days
Last day worked:	September 4, 2018
First Day Disabled	September 5, 2018
Sick Leave Balance:	243.8
Sick leave earned while using:	11.5
Total Sick Leave (hours):	255.3
Number of Sick Leave Days (8 hour days):	31.9125
30 Calendar Day Elimination Period End:	October 4, 2018
Sick Leave Exhausted Date:	October 18, 2018
ICI Benefit Begin Date:	October 19, 2018
Monthly Salary:	\$5,000.00
75% ICI Monthly Benefit:	\$3,750.00
Gross ICI Benefit (10/19-10/31/2018) 13 days	\$1,572.58
Return to Work:	November 1, 2018

Note: The **Gross** amount reflected for both University Staff and Faculty/Academic Staff/Limited Appointees does not reflect benefit premium deductions. These deductions are not taken from ICI payments. Employees must coordinate continued payment of benefit premiums with their Human Resources office.