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Christine Adler — Leave & Income Options

She is having eye surgery and will be off work for 60 days. Here is what she can and cannot collect, and the plan.

Prepared for: Brian **Employee:** Christine Adler (#170), Assistant **Based in:** Las Vegas, Nevada
Date: June 16, 2026

TL;DR

- **Unemployment will most likely be denied.** A doctor's 60-day off-work note plus staying employed on leave means she is not "able and available to work," which is what UI requires.
- **Short-term disability is the right fit** and pays more than unemployment: roughly **$734/week (~$3,180/month)**, and it is often tax-free.
- **The catch:** she is not currently enrolled in STD. Adding her now for an already-scheduled surgery may be blocked by a waiting period or a pre-existing-condition exclusion. The broker must confirm.
- **Plan:** pursue STD first, have her file for unemployment as a likely-denied fallback, bridge with PTO.

The situation

Christine Adler is a full-time Assistant who both lives and works in Las Vegas, Nevada (her payroll is reported to Nevada, not California). Her eye surgery is scheduled for **June 23, 2026**, and her doctor has her off work for **60 days**. The plan is to place her on medical leave and hold her role.

Her pay (verified from Paycor)

$30.60/hr $63,648 / YEAR	**~$1,224** GROSS PER WEEK (BASE)	**~$2,540** AVG BIWEEKLY GROSS (ACTUAL)

2026 paychecks ran $2,210 to $2,916 gross per two weeks (some extra hours), netting roughly $1,780 to $2,300. Her take-home is about $1,010 per week.

The decision: how does she replace income for 60 days?

Three paths exist. Only one is both a good fit and likely attainable.

OPTION	PAYS	ELIGIBLE?	READ
Nevada Unemployment	~$631/wk max (~$2,730/mo)	LIKELY NO	UI requires being able to work, available, job-searching, and separated from a job. A 60-day off-work note plus being on leave fails that test. Paid weekly, up to 26 weeks. Eligibility, not the dollar amount, is the blocker.
MetLife Short-Term Disability (non-CA plan)	~$734/wk (~$3,180/mo)	IF ENROLLED	Pays 60% of gross weekly salary (confirmed against a coworker's claim). Her benefit is far below the plan cap, so she gets the full 60%. Often tax-free when premiums are employee-paid with after-tax dollars. Pending enrollment and pre-existing review (see risk below).
PTO	Full pay (while it	YES, NOW	Her only guaranteed paid bridge available today. Use it to cover the

OPTION	PAYS	ELIGIBLE?	READ
	lasts)		gap before STD pays, then unpaid leave if nothing else lands.

Key risk to clear first

Christine is **not currently enrolled in short-term disability.** Adding her now, for a surgery that is already scheduled, may be blocked two ways:

- **Effective date / waiting period** before new coverage starts, which could fall after June 23.
- **Pre-existing condition exclusion**, which can deny a claim for a condition already known or treated before coverage began.

Action: broker Jeff Lue (OneDigital / MetLife) must confirm whether she can be added effective before 6/23 **and** whether this specific claim would be covered or excluded. Until that is confirmed, treat STD as possible, not certain.

Recommendation

1. **Pursue STD first.** It is the best fit, pays more than unemployment (~$734/wk vs ~$631/wk), and is actually designed for this. Get the broker's answer on enrollment and pre-existing rules right away.
2. **Have her file for unemployment as a fallback,** understanding it will most likely be denied given the medical leave.
3. **Do not run both as if both are true.** A UI claim says she is "able to work" while an STD claim says she is "unable to work." Those conflict, so lead with STD and keep the story straight.
4. **Bridge with PTO** in the meantime so she is not without income while claims are processed.

Internal summary, not legal or benefits advice. Confirm STD specifics (percentage, elimination period, benefit duration, pre-existing rules) with broker Jeff Lue, and confirm leave / FMLA with HR and counsel. Figures sourced from Paycor and MetLife broker emails, June 2026.