

# Disability Insurance Program (DIP)–Employee Short-Term Disability (STD) Claim Filing Checklist/Guidelines

Delaware State Employees' Pension Plan Participants who are enrolled in the State of Delaware DIP are provided income protection during periods of short-term disability, pursuant to 29 Del. C. §5253(b)(1). Enrolled employees who expect to be out of work for at least 30 calendar days must file a short-term disability claim with the disability insurance provider for the State of Delaware, no later than fifteen calendar days from the employee's date of disability, even if the employee applied for and/or is receiving Workers' Compensation benefits from the State of Delaware.

## Employee STD Claim Filing Checklist/Guidelines for step-by-step information.

Please use this document for step-by-step information on:

- ✔ Your responsibilities
- ✔ Important timeframes and action items
- ✔ Filing your STD claim
- ✔ What to expect from your employing organization

### Day 1 **As soon as you are aware that you are unable to work**

- Contact your supervisor as well as HR Contact and follow the rules of your employing organization for reporting time away from work due to an accident, illness or pregnancy. This also includes providing periodic updates to your supervisor and your HR benefit representative(s) as directed.
- Confirm your enrollment in the Disability Insurance Program (DIP) with your HR Contact.
- Contact your physician(s) to authorize the release of medical information required by The Hartford to process your claim.
- Review the Disability Insurance Program (DIP) Rules & Regulations and Frequently Asked Questions (FAQs) posted on the Statewide Benefits Office (SBO) website at [www.ben.omb.delaware.gov/disability](http://www.ben.omb.delaware.gov/disability). If you do not have access to a computer, hardcopies of the FAQ's can be requested from your HR office.

### Day 5 **By your 5th calendar day of absence you will receive**

- The STD Form Letter, Employee Acknowledgement and the Employee STD Claim Filing Checklist/Guidelines & Activity Log from your employing organization detailing your responsibilities while on approved leave. Please read the documents carefully as you are responsible for following the instructions provided in the letter and the checklist/guidelines

### Day 5-15 **If you expect to be out of work for more than 30 calendar days you must**

- Immediately file a Short-Term Disability (STD) claim with The Hartford.

### How do I file my STD claim?

- Option 1: Call The Hartford at 1-866-945-7781 between the hours of 8 a.m. through 8p.m. (ET).
- Option 2: Visit [www.TheHartfordAtWork.com](http://www.TheHartfordAtWork.com).
  - Under the "Access your Account" section, click on "Start a Claim", then select "Start a Short-Term Disability Claim".
  - You must type in the State of Delaware's policy number of 071675 to continue your online claim submission.
  - A Hartford claims representative will call you within 24 hours to review your online submission.
- Option 3: Use The Hartford's mobile app. Download the app at <http://ben.omb.delaware.gov/mobile-apps.shtml>.
- Even if your claim is work related, and you are receiving Workers' Compensation benefits, or you are receiving Personal Injury Protection (PIP) automobile benefits from the state or your personal automobile vendor, you must also apply for Short-Term Disability (STD) benefits no later than the 15th calendar day of your absence.

- When calling The Hartford, be prepared to provide the following information:
  - Name and Employee ID number
  - Social security number
  - Name of your agency or school district and the last day you worked
  - Name and phone number of your Benefit Representative
  - Description of your disability (accident, illness or pregnancy)
  - Whether your disability is work-related
  - Treating provider's name, address, telephone and fax numbers
  - Confirmation of whether you are also employed by the University of Delaware or Delaware Solid Waste Authority in a pension eligible position
- If you have questions on how to file an STD claim or on the documentation needed to file a claim, assistance is available to you from Human Resource Office. Please contact:
  - UD Human Resources
  - Benefit Unit
  - (302) 831-2171
  - hrhelp@udel.edu

**Your ongoing responsibilities**

- It is important to keep all medical/treatment appointments prescribed by your physician(s).
- It is your responsibility to ensure that The Hartford receives medical updates/documentation from your physician(s) regarding your continuing disability if you have not been released to return to work.
- Stay in touch with your treating physician(s), your employing organization and with The Hartford to ensure program compliance.
- If you are unable to provide and/or receive information personally, please authorize an advocate who can assist you (i.e. family member, friend, etc.). Copies of the authorization should be provided to The Hartford, your HR benefit representative and the Human Resource Office.

**About your Pay Check during Short Term Disability:**

- You will utilize your available annual, sick, and/or vacation to be paid during the 30 calendar day elimination period. If no sick/vacation is available during this period, the 30 day elimination period will be unpaid.
- If your claim is approved by The Hartford, STD benefits will commence on the 31st calendar day of disability and will be paid by the University of Delaware as part of your pay
- The STD Program pays claimants up to 75% of their base annual salary, reduced by "Other Income Benefits" as defined in the STD benefits booklet found on the Statewide Benefits Office (SBO) website at [www.ben.omb.delaware.gov/disability](http://www.ben.omb.delaware.gov/disability).
- Failure to comply fully with the process set forth in this letter, including the repayment of overpaid STD wages as a result of a current or retroactive "Other Income Benefit" award, may lead to a loss of earnings and/or disciplinary action.

**My Benefits during Short Term Disability:**

- Family Medical Leave, Short Term Disability, and Worker's Compensation will run concurrently. Approved Family Medical Leave and approved Short Term Disability claims serves as job and benefit protection for the employee.
- If you are covered under Family Medical Leave and/or Short Term Disability, your benefits will continue as long as you continue to contribute the employee share.

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