

Disability Insurance Program (DIP) – Manager 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.

Please be sure to use the enclosed "Manager 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
- ✔ What to expect from the Central Human Resource Office

Day 1 As soon as you are aware that an employee is unable to work due to their own illness or injury:

- Determine if the employee is enrolled in the State of Delaware Disability Insurance Program (DIP).
- If eligible, send employee STD information notice about filing a claim with The Hartford. Hartford STD
- Notify the Central Human Resource Office of the upcoming STD claim and confirm if the employee has accrued time to utilize during their 30 day elimination period. If the employee has no time available, a JED must be completed to place them on Leave With out Pay. If the employee does have accrued time, use available sick time/vacation time to keep them in a paid status.
- Even if the claim is work related, and the employee is receiving Workers' Compensation benefits, or receiving Personal Injury Protection (PIP) automobile benefits from the state or personal automobile vendor, the employee must also apply for Short-Term Disability (STD) benefits no later than the 15th calendar day of absence

Day 5-15 During the Elimination Period

- If the employee has filed a timely STD claim and The Hartford has received all necessary requested information, a decision for claim approval or denial will be made by The Hartford. An email will be sent to the department by Central Human Resources notifying the dates of STD approval.
- HR will process a JED to put the employee on Paid or Unpaid STD status.
- The employee will be paid 75% of their pre-disability earnings through a University of Delaware pay check. If the employee is receiving other sources of income such as Worker's Compensation, the STD amount will be reduced.
- If the employee is eligible to receive 75% of their pre-disability earnings, the employee should complete and submit a Leave Request for 25% for a 100% paid status.

YOUR ONGOING RESPONSIBILITIES

- If the employee returns to work with a doctor's note indicating no restrictions before the 182 calendar day of their leave, complete a JED returning the employee to active status. Notify Human Resources of the employee's return date.
- Employees returning to work on a part-time basis can receive residual STD benefits for the hours that are approved for STD benefits. (i.e. employee works 4 hours/day and is approved for STD benefits, they would receive 75% of the remaining 3.5 hours of a 7.5 hour day.) These STD benefits would be repaid to the employee through a JV credit to their accrued time or paid to them directly if out of accrued time.
- Departments cannot fill the employee's position until the STD benefits have been exhausted.
- If you have questions regarding the STD process, assistance is available to you from the Human Resource Office. Please contact:

UD Human Resources
Benefit Unit
(302) 831-2171
hrhelp@udel.edu

About the employee's pay check during Short Term Disability:

- The employee will use 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 the 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 the employee's 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.
- 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.

Benefits during Short Term Disability:

- Family Medical Leave, Short Term Disability, and Worker's Compensation runs concurrently.
- If an employee is covered under Family Medical Leave and/or Short Term Disability, their benefits will continue as long as they continue to contribute the employee share.

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