

SHORT TERM DISABILITY CLAIM FILING INSTRUCTIONS

If the state pension is your primary form of retirement, and you will be out for more than 30 days, you are required to apply to The Hartford for short term disability benefits.

If you are enrolled in the Disability Insurance Program with the Hartford Insurance Company, the Short-Term Disability (STD) benefit is an important part of your coverage. If you are unable to work due to illness or injury, the program offers up to 182 calendar days of STD benefits equal to 75% of your base pay, to a maximum benefit of \$2,000 per week if you are approved. Short-term disability benefits will commence on the 31st calendar day from the date of disability for up to a maximum benefit period of 182 calendar days inclusive of the 30-calendar day elimination period. The 30-calendar day elimination period must be satisfied before benefits begin. During your leave on short-term disability, your benefits continue to be paid for by the University of Delaware unless your claim falls into an unapproved state. If your claim does fall into an unapproved state, you will be contacted to have your physician update your medical information with The Hartford. If you continue to be unapproved, your short-term disability benefits will be terminated, and you will be responsible for your portion of the benefit premiums.

The Hartford is the claim administrator for your STD program. This means that you should file your claim with The Hartford if you become disabled and you and your physician anticipate that you cannot work for 31 or more calendar days. In addition to following your departmental procedure of notifying your supervisor of your absence, you must also notify The Hartford as soon as possible as required by the State. If you are unable to contact The Hartford yourself, a spouse or other adult you designate can call on your behalf.

The Hartford makes it easy for you to file an STD claim:

Call this toll-free number to report your claim information:

1-877-484-9731

8 a.m. - 8 p.m. eastern time, Monday-Friday

Be prepared to provide the following:

- Name, address, phone, employee ID, Social Security Number and personal email address
- Employer is University of Delaware, and the last day you were at work Please tell them if you are also employed by another State of Delaware agency, school district, etc. in a pension eligible position
- UD Contact Information: Office of Human Resources, leavemanagement@udel.edu
- Nature of claim and whether it is due to a work-related accident
- Treating physician's name, address, phone and fax numbers
- Ask The Hartford representative to have all forms that must be completed by your treating physician faxed directly to his/her office to expedite the process.

Contact your physician to authorize release of medical information required by The Hartford to process your claim. Please contact:

The Hartford at 1-877-484-9731

or

UD Human Resources at leavemanagement@udel.edu with questions

This Informational Sheet explains the general purposes of the Short-Term Disability plan, but in no way changes or affects the policy as actually issued. In the event of any difference between the Informational Sheet and the insurance policy, the terms of the insurance policy apply.