

Short-Term Disability (STD)



What is Short-Term Disability?

STD provides you with income protection for your paycheck by paying you 60% of your earnings when you are out of work due to injury or illness for a short period of disability as defined in the policy. Loss of income can be devastating – and today it's more important than ever for employees and their families to understand how they would manage their regular expenses during a period of lost income and make sure they're prepared.

When can I begin collecting benefits?

Depending on the STD plan you have, the:

- **Standard and High Plans** - Benefits are paid up to 22 weeks after a 30 calendar day elimination period.
- **Standard Upgrade and High Upgrade Plans** - Benefits are paid up to 24 weeks after a 15 calendar day elimination period.

Am I eligible for disability benefits after childbirth?

Yes, if you have a Cesarean section, you will be considered disabled for a minimum period of eight weeks beginning on the date of your Cesarean section, unless you return to work prior to the end of the eight week period. If you have vaginal birth, you will be considered disabled for a minimum of six weeks beginning on the date of your vaginal delivery, unless you return to work prior to the end of the six week period.

Example: You have a standard STD plan and have a C-section on January 29, 2018. Your waiting period is from January 29, 2018, through February 27, 2018. Your Standard STD benefit begins on February 28, 2018 and would be payable through March 25, 2018 unless you return to work prior to this date.

What services does this benefit include? What is deducted from my STD benefit payments?

What does it cover? Many of life's curve balls may be unexpected such as a back injury, an accident, a serious illness or the birth of twins. Depending on how much protection you choose, your STD plan delivers a percentage of your income every week. In addition to your STD benefits, you have access to services from legal specialists, financial experts and therapeutic counselors to provide assistance during this stressful time. To prevent over insurance, The Hartford will reduce your gross disability payment by other sources of income (see your certificate for a definition of other sources of income, if any). You do not have to use all of your sick days to receive benefits. However, if you do choose to use your sick days, The Hartford will NOT reduce your disability payment by the amount you receive from the salary continuation or sick leave plan.

>> Benefit Eligibility Note:

- **All M-DCPS Full-Time and Part-Time employees are eligible to enroll in the Short-Term Disability (STD) plan offered by the School Board.**
- **Part-Time employees are only eligible for Standard and Standard Upgrade.**
- **Retirees and COBRA Participants are ineligible for Short-Term Disability (STD) plan enrollment.**
- **If you chose not to enroll previously in the STD upgrade plans, you must now complete an EOI form before you are considered for coverage.**



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When should I submit a claim?

Your claim should be submitted within 30 days after the date of your disability begins or as soon as possible. However, The Hartford must receive written proof of your claim no later than 90 days after your elimination period. If this is not possible, proof must be given no later than one year after the time proof is required except in the absence of legal capacity.

How do I submit a claim?

You must initiate your claim by calling The Hartford's toll-free telephonic claim intake number at 1.800.741.4306 and report your claim. You will not need to submit a paper claim form as the The Hartford intake specialist will take your information by phone. However, it will be your responsibility to provide an authorization form to your physician to be signed/dated and faxed or mailed to The Hartford. This allows The Hartford to access your medical records in order to process your claim.

Is there a survivor benefit?

No. There is no survivor benefit included with this Short-Term Disability plan.

What is the minimum weekly benefit?

The minimum weekly benefit is \$25.

Are benefits taxable?

You will receive a W2 form for the calendar year in which benefits are paid. If your premiums to upgrade to the High plan are paid on a pre-tax basis, benefits paid to you will be taxable. However, if your premiums were paid on a post-tax basis, benefits paid to you will partially taxable. The premiums paid by the School Board for the Standard Disability plan will be on a pre-tax basis.

Am I eligible for benefits under this plan if I am absent from work on the plan effective date?

No. If you are absent from work due to injury, sickness, temporary layoff or leave of absence, your coverage will begin on the date you return to active employment for one full day.

What insurance company makes this plan available to me?

The Short-Term Disability benefit is offered through Hartford Life and Accident Insurance Company. The Hartford is rated "A, (Excellent)" rating effective 2014) by A.M. Best's Reports, which compares and rates the financial strength and performance of insurance companies.

Is Coverage guaranteed during this enrollment?

No. If you chose not to enroll previously in the Short Term Disability buy up plans, you must now complete an Evidence of Insurability (EOI) form and must be approved for coverage. However, if you are newly eligible for a disability level as a result of a change to your benefits salary, you may be eligible to enroll without submitting EOI.

For more questions, you may call Customer Service 1.800.331.7234. You may also call the Enrollment Support Number at 1.877.426.6483.

NOTE: This product description is an overview and does not constitute an insurance certificate or policy. The information provided is intended only to assist in the selection of benefits. Final determination of benefits, exact terms and exclusion of coverage for each benefit plan are contained in certificates of insurance issued by the participating insurance companies. In the event of any difference between the benefit description and the insurance policy, the terms of the insurance policy will apply.

