

Short-Term Disability (STD) Claims FAQ Document

Important Contacts and Telephone Numbers

- The Hartford: 1-888-277-4767
- Marin Community College: Human Resources, Connie Lehua, (415) 485-9361, Angela Lingo, (415) 457-8811 x7404 or Ron Owen in Human Resources (415)-457-8811 x8159

Steps for filing/managing a Short-Term Disability (STD) claim

- 1) Notify Human Resources of your upcoming leave, as you will be required to provide a medical note for benefits/employment at Marin. Refer to your collective bargaining agreement for additional information.
- 2) Call Hartford when you have a non-work-related disability to start a STD claim. If you know your disability date, you can call The Hartford up to 30 days in advance.
- 3) While out on claim, when you have a return to work date, it is important to notify your claims examiner at The Hartford, as it may impact your claim calculation.

Commonly Asked Questions:

Q. How do I file a Short-Term Disability claim with The Hartford?

You may file a claim online: [Claim Form](#) (policy number: **875740**)

Q. How do I check on the status of my Long-Term Disability claim with The Hartford?

A: You can track your claim on our website: <https://abilityadvantage.thehartford.com/>.

B: You can check your claim status, see claims payment, view benefit explanations, track documentation received or chat with a representative. If you have any problems signing into your account, please contact Hartford's Customer Service Team at 1-888-277-4767.

Q. How far in advance can I file my claim?

A. You may file your claim up to 30 days prior to your anticipated last date of work.

Q. What information will The Hartford need to review my claim?

A. Once you call in your claim to The Hartford, they will contact your employer and Doctor for additional information. Your Doctor may require an authorization in order to release information to The Hartford. You may want to check with your Doctor's office and let them know that The Hartford will be contacting them for medical information to support your disability.

Q. How do I update Hartford if I file a claim before my Date of Disability?

A. If you file a claim prior to your date of disability (i.e. for a surgery or a pregnancy), you will need to call The Hartford to confirm your surgery or delivery date once the event occurs.

Q. How often will I need to provide updated medical information?

A. Based on the type of disability you have, you or your doctor may be asked to submit updated medical information. For routine disabilities like pregnancy or some types of surgeries with standard recovery durations, your claim could be approved for the expected duration you will be out of work. For other claims like back related claims or self-reported conditions, The Hartford will need updated medical information as often as weekly.

Q. When will I begin to receive a benefits check?

A. If your STD claim is approved and following the elimination period (7 days for sickness and 1 day for accident) you will begin to receive a benefit. You have the option to receive a weekly check in the mail or set up an EFT (electronic funds transfer) with The Hartford.

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Q. Can I use sick leave and get my short-term disability benefit (STD)?

A. Yes, you must use sick leave until the sick leave bank is exhausted. Your benefit will be offset by the amount of sick leave that you receive. This means that if you are getting paid 100% of your salary through sick leave then Hartford will only pay the minimum benefit. Note: Salary Continuation will be deducted from your STD benefit.

Q: Will my benefit be taxable?

A. If the premium is **contributory** (i.e. you are paying for the premium on a post-tax basis), the benefit will be non-taxable.

If the premium is **non-contributory** (i.e. the District is paying the premium), the benefit will be taxable. Hartford will take out any necessary FICA taxes which are made up of the Old Age Survivors and Disability Insurance (OASDI) & Medicare. The Hartford will also provide you a W2 to report the amount of benefit you receive as income at the end of the calendar year.

Q. Can I use vacation and get my short-term disability benefit (STD)?

A. Yes, you can use accrued vacation during the elimination period. You may continue to take accrued vacation after the STD benefit is payable. Accrued vacation is not an offset to your STD payment. Also, if you qualify for the long-term disability (LTD) benefit, any accrued vacation would not impact your LTD payment.

Q. Can I receive catastrophic pay and get my short-term disability benefit (STD)?

A. Yes, you can be paid catastrophic pay while on an STD claim, however your benefit will be reduced by the amount of catastrophic pay you receive. Since you will be paid the catastrophic pay likely after you have received your payment from The Hartford, it would be best to contact your claim analyst to determine any over payment amount and any adjustment to any future benefit.

Q. How does Differential Pay impact my disability benefits (STD & LTD)?

A. If you receive differential pay while you are out on disability then your benefit will be offset by how much you receive from the District.

Q. What is the duration of benefits?

A. Benefits are payable for a maximum of 13 weeks, as long as you qualify under the definition of disability.

Q. How long will I get a benefit for my pregnancy claim?

A. You are considered disabled for a period of six weeks from the date of your delivery. This is a total duration of disability and does not account for the elimination period.

Example for a normal & c-section delivery: If your last date of work is the same date as your delivery date, you would satisfy the 7-day elimination period and then benefits would be payable for 5 weeks. The total disability period is 6 weeks from date of delivery.

Q. Can I get benefits beyond six weeks for pregnancy claim?

A. If you are unable to return to work due to complications, you'll need to submit medical information to support extending your disability benefits.

Q. Can I get benefits before my date of delivery?

A. If you have any complications with your pregnancy that impact your functional abilities at work, you may be approved for a date of disability prior to your date of delivery. You'll need to submit medical information to support an early date of disability.