

Long-Term Disability (LTD) 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 Long-Term Disability (LTD) 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) If you know your disability date, you may submit an LTD claim to 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 LTD benefits.

Commonly Asked Questions:

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

A. If you are currently on an approved Short-Term Disability (STD) claim, and medical information supports your ongoing impairment beyond 13 weeks. You will be provided with an LTD claim application.

If you do not have STD coverage, you may request an LTD Claim Application form from Human Resources, and submit the completed claim form to The Hartford, at:

The Hartford
Group Disability Benefits
PO Box 14869
Lexington, KY 40512
Email: GBInformationUpload@thehartford.com

Or 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. If you are filing a Long-Term Disability (LTD) claim, the LTD Claim Application form includes: 1.) Employee Statement & Authorization Form; 2.) Employer Statement; and 3.) Attending Physician's Statement, that must be completed. 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 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 with standard recovery durations, your claim could be approved for the expected duration you will be out of work. For other complex claims like serious illnesses or self-reported conditions, The Hartford may require updated medical information as often as weekly.

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

- A. If your LTD claim is approved and following the elimination period (90 days) you will begin to receive a benefit. You have the option to receive a monthly check in the mail or set up an EFT (electronic funds transfer) with The Hartford.

Q. Can I use sick leave and get my Long-Term disability benefit (LTD)?

- A. Yes, you must use sick leave or differential pay until the sick leave bank is exhausted. If you continue to receive sick leave after the LTD benefit is payable, 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.

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 W-2 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 Long-Term disability benefit (LTD)?

- A. Yes, you can use accrued vacation during the elimination period. (Vacation must have been accrued prior to date of disability.) You may continue to take accrued vacation after the LTD benefit is payable. Accrued vacation prior to your date of disability, is not an offset to your LTD payment. Also, if you qualify for the LTD benefit, any accrued vacation would not impact your LTD payment, as long as it was accrued prior to your date of disability.

Q. Can I receive catastrophic pay and get my Long-Term disability benefit (LTD)?

- A. Yes, you can be paid catastrophic pay while on an LTD 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. In order to be eligible for benefits, you must meet the Long-Term Disability (LTD) definition of disability. During the first 24 months, in order to meet the definition of disability, you must be disabled from performing the essential duties of your own occupation in the general economy.

If you continue to remain disabled beyond 24 months, to continue to meet the definition of disability, you must be disabled from any occupation in the general economy, in which you could reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life, and/or physical/mental capacity.

Note: The policy limits certain conditions to 24 months in your lifetime. Please review the Mental Health and Substance Abuse provision of the policy to see if your condition is limited to 24 months.