

King County Corrections Guild – Administered by The Hartford

SHORT TERM DISABILITY BENEFITS

Short Term Disability Insurance (STD) provides you with income protection if you become disabled from a covered non-occupational sickness, accidental bodily injury, or pregnancy. STD benefits become payable after you have been continuously disabled for the Benefit Waiting Period. If you become disabled, the plan will provide a weekly STD benefit as follows:

Benefit Percentage:	60% of your basic weekly wage
Maximum Weekly Benefit:	\$800
Benefit Payable:	8th calendar day of absence due to sickness or accident
Maximum Benefit Period:	12 weeks

ADDITIONAL INFORMATION

Short Term Disability benefits are only for non-occupational injury or illness. If your disability is work related, you will need to file with the Claims Officer assigned to DAJD from Safety & Claims, who can be reached at (206) 477.3361.

SICK PAY AND SHORT TERM DISABILITY

- You will receive STD Benefits after payment of sick leave ceases.
- Please note that your Sick Pay is subject to Federal Income Tax, and your Short Term Disability benefits are not subject to Federal Income Tax.
- Sick Pay may be received during the Benefit Waiting Period, which is 7 calendar days.
- Since you plan to be off work due to a medical condition, if you have a serious health condition, then you must apply for FMLA. You are required to contact DAJD Human Resources at (206) 477.2400 to discuss the Family Medical Leave Act (FMLA) and King County Medical Leave (KCFML) regarding job protected leave and medical benefits.
- IMPORTANT: Claims are audited regularly, and if benefits are paid while also receiving sick pay, you will be required to reimburse The Hartford.
- You can cash out your comp time and holiday leave while on short term disability benefits.

CLAIM FILING

Call Hartford Life to report your claim information @ **1-866-945-7801**

Hours are 6:00 a.m. – 6:00 p.m. PT, Monday – Friday

- When you file a claim, The Hartford will ask you to provide
 1. Name & SSN
 2. Department & last day of active full-time work
 3. Manager's name and phone #
 4. Nature of claim
 5. Treating Physician's name, address and phone number

The above outline is intended to highlight the key points of your STD plan. Your Group Insurance Certificate provides the detailed and controlling descriptions of your insurance coverage.

THE SHORT AND LONG TERM DISABILITY (LTD) INSURANCE CARRIERS AND APPLICATION PROCESS ARE SEPARATE. The Standard is the LTD insurer and if you have purchased enhanced LTD, paid your premiums while on leave, and have your claim approved, you can potentially receive 60% of your salary while eligible for benefits. If you fail to make your LTD premium payments during your unpaid leave until your LTD claim is approved by The Standard, your claim may be denied! CONTACT BENEFITS AT 206-684-1556 TO ARRANGE PAYMENT AS SOON AS YOU START YOUR NO PAY STATUS OR ARE ON STD BENEFITS. YOU MUST MAKE THE PAYMENT WITHIN 30 DAYS FROM THE START OF YOUR NO PAY STATUS TO KEEP YOUR BENEFITS INTACT.