



Employee Claim Process Overview for The State of Minnesota

FILING A SHORT TERM DISABILITY (STD) CLAIM

The Hartford makes it easy to file a claim if you're absent from work. Rather than completing a claim form that is sent to The Hartford for review, you now simply call The Hartford to file your claim over the telephone. If your absence from work is planned or scheduled, you may start the claims process by calling 1-800-898-2458 within 30 days of your last working day prior to your leave of absence. If your absence is sudden or unscheduled, please contact The Hartford at the number above as soon as possible to initiate the claim process.

If your STD claim is approved, your first check and subsequent checks will be mailed to you each week along with an Explanation of Benefits form (EOB). It is essential that you review each EOB form you receive, as it contains important information relating to your claim; information such as the approved benefit, the duration of payments, and any ongoing updates relating to your claim.

The STD benefit amount for Total Disability is based on the amount of benefit for which you are enrolled; the benefit amount cannot exceed a maximum of 66 2/3% of your earnings. Your weekly benefit will be calculated as such:

Monthly Elected Benefit x 12 (mths in the year) divided by 52 (wks in the year)

Your daily benefit is determined by dividing your weekly benefit by 7.

Please note: Even though you've completed the information required for the initial submission of your claim, it remains your responsibility to continue to provide complete and detailed medical updates to The Hartford throughout your claim.

MOVING FROM A SHORT TERM TO A LONG TERM DISABILITY CLAIM

If it appears that your disability may become long term, and you are enrolled for Long Term Disability coverage, a Hartford Claim Examiner will contact you and your employer to initiate a LTD claim. You will have to complete a LTD questionnaire, and you may be advised to apply for Social Security Disability benefits.

If your LTD claim is approved, your first check and subsequent checks will generally be mailed to arrive before the last day of each month. If you would like your LTD benefit check deposited into your bank account, please complete a Depository Agreement Form and return it to The Hartford Disability Service Center; your LTD Claim Examiner will be happy to provide you with this form.

FILING A LONG TERM DISABILITY (LTD) CLAIM (if you do not have STD)

When you're disabled and become eligible for LTD benefits, you should request a LTD claim form from your employer. Your employer will complete the Employer Statement of the LTD claim form and give you the form.

- First, fill out the Employee Statement of the claim form completely and accurately, and sign the form.
- Complete and sign Section III, Informed Consent. This statement gives your Human Resources office your permission to release the private data which is requested on the Employer's Statement. Please contact your Human Resources office immediately if you have questions or concerns regarding the private data that was provided by your employer on the Employer Statement of the claim form.
- Complete and sign Section IV, Authorization to Obtain Information.
- Next, ask your medical provider to complete the Attending Physician's Statement, noting the limitations that prevent you from working, and supporting why these limitations exist. ***Hartford cannot process your claim without this information.***
- Then, either you or your provider should send the entire completed claim form to The Hartford as soon as possible.

Once the form is received, The Hartford will evaluate your claim in accordance with Hartford's established clinical guidelines. If more information is needed, a Hartford Claim Examiner will contact you and/or your doctor.

If your LTD claim is approved, your first check and subsequent checks will generally be mailed to arrive before the last day of each month. If you would like your LTD benefit check deposited into your bank account, please complete a Depository Agreement Form and return it to The Hartford Disability Service Center; your LTD Claim Examiner will be happy to provide you with this form.

QUESTIONS?

If you have questions about any aspect of the STD or LTD claim process, our Disability Service Center representatives are available to help. Please contact them at **(800) 752-9713** or (952) 656.6900 between 8:00 a.m. and 8:00 p.m. M-F. Indicate that you are with The State of Minnesota, and your call will be forwarded to the appropriate person in the team of claim examiners that is dedicated to the State's plan.

The claim department's FAX number is: 1.877.454.7217

The claim department's mailing address is: The Hartford
Minneapolis Group Disability Claim Office
P.O. Box 14305
Lexington, KY 40512-4305

This Employee Claim Process Overview explains the general purposes of the insurance described, but in no way changes or affects the policy as actually issued. In the event of any discrepancy between any of these documents and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual; please read it carefully and keep it in a safe place with your other important papers.

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