

How to file a SHORT-TERM DISABILITY CLAIM



When do I file a disability claim?

Short-Term Disability (STD) claims can be filed with your employer at the onset of your leave of absence due to a non-work related illness/injury or a pregnancy.

To file a claim you must complete a Physician's Certification and Disclosure Authorization form. The form is located at:

- Hanford Site Forms: A-6003-497
- Benefits Website:
<http://msa.hanford.gov/hr/page.cfm/HEWTShort-TermandLong-TermDisabilityPlans>
- Contact your HR Representative
- WCH employees should contact the WCH Benefits Administration office at (509) 375-4652 to obtain the necessary forms.

NOTE - Claims must be filed with your employer within 31 days from the onset of your disability.

How do I file a disability claim?

- Complete a Physician's Certification and Disclosure Authorization Form.
 - You will complete Parts 1 & 3 of the form.
 - Provide the form to your attending physician and ask him/her to complete Part 2. Your physician completing the form will identify the necessary absence is due to an illness, injury or pregnancy.
- Submit the completed form to Mission Support Alliance's Benefits Department :
 - Mail Mission Support Alliance, Benefits
P.O. Box 650, MSIN H2-23
Richland, WA 99352
Attn: Heather (A-J) or Diana (K-Z)
 - Or Fax (509)376-0997
- WCH employees should submit their completed claim form in person or via mail to the WCH Benefits Administration office located at 2620 Fermi Avenue, H4-18, Richland, WA 99354

What happens next?

- Your form will be reviewed and forwarded to CIGNA for eligibility determination
- A CIGNA Claim Manager will contact your employer for a list of your job requirements. The Claim Manager will also call your doctor to obtain your medical records. This information helps CIGNA determine if your disability meets the definition of "disabled" under the HEWT plan and how long you may be out of work and eligible for short-term disability benefits.
- You will receive an acknowledgement letter from the HEWT indicating receipt of your disability claim.
- You will begin receiving provisional disability payments from your employer equal to 60% of your base earnings up to a maximum of \$4,000 per week.

What happens if my claim is approved?

- Once CIGNA has determined your claim meets the definition of "disabled" under the Plan's provisions they will notify a HEWT Benefits Representative of your eligibility.
- You will continue to receive payment for the approved disability period, up to 35 days, from your employer.
- If your approved disability period goes beyond 35 days, you will receive disability payments directly from CIGNA beginning at day 36 of your disability. Your payments will continue at 60% of your base earnings up to \$4,000 per week.
- It is imperative that you maintain close contact with your CIGNA Case Manager and your physician(s) throughout your disability.
- All HAMTC members working for Johnson Controls, Inc. will receive payments directly from CIGNA for the approved disability period.

What happens if my claim is denied?

Once CIGNA has determined your claim does not meet the definition of “disabled” under the Plan’s provisions they will notify a HEWT Benefits Representative that you are not eligible for benefits. A HEWT Representative will send you a denial letter.

Your employer-paid STD payments will immediately cease and any benefits paid to you for this claim must be returned to your employer.

Your claim could be denied for various reasons such as:

- Your claim was filed later than 31 days from the onset of your disability.
- Your claim does not meet the definition of disability and therefore is not eligible for short-term disability benefits.
- There was insufficient information provided by you or your doctor to determine if the claim meets the eligibility requirements.

If your claim is denied because it did not meet the disability definition or it contained insufficient information, you will receive a follow-up letter from CIGNA with additional information on your claim.

If you do not agree with the determination, you have the right to appeal this decision. An appeal must be submitted to CIGNA within 180 days from the date of the letter you receive from CIGNA with the reason for your denial.

What can I expect while I am out on short-term disability?

- If your claim goes beyond 35 days, you will need to work with your CIGNA Claim Manager to maintain your approved status.
- It is your responsibility to follow-up with your physician(s) to ensure that required medical documentation is forwarded to CIGNA to maintain your approved disability status.
- Keep in contact with your manager. Let them know when you expect to return to work.
- Medical issues and changes in your routine may create stress for you and your family. Counseling services are available by calling LifeHelp at 1-800-788-5614. You will only need to identify yourself as a HEWT participant and provide Access Code 702633.

What if I can't return to work on the date my short-term disability benefits end?

- Contact your attending physician and CIGNA Claim Manager to discuss your circumstances.
- Contact your HEWT Benefits Representative to inform them of your status.

What should I do when I'm ready to return to work?

- Obtain a written release to return to work from your doctor. Your release must be on letterhead or prescription pad and list the date you are able to return to work and any work restrictions you may have.
- Notify your manager of your planned return to work date.
- Report to HPMC Occupational Medical Services at 1979 Snyder, West Entrance, in Richland, with your medical release. No appointment is necessary.
- After reporting to HPMC, follow the return to work process for your respective company.
- A return to work cannot be processed on a Hanford Site Friday off or prior to the release date provided.

QUESTIONS?

During the first 35 days – Contact:
Heather Guillen (A-J) 509-376-1625
Diana Spires (K-Z) 509-376-9723
WCH – 509-375-4652

From day 36 and beyond - Contact
CIGNA at 1.800.36.Cigna (24462). A representative is available to help you Monday – Friday between 7:00 am and 7:00 pm CST.