

INFORMATION ABOUT YOUR NEW DISABILITY INSURANCE BENEFITS WITH THE STATE OF DELAWARE

If you are enrolled in the new Disability Insurance Program effective January 1, 2006, the Short-Term Disability (STD) benefit is an important part of your group benefits package. If you are unable to work due to illness or injury, the program offers 182 calendar days of STD benefits equal to 75% of your base pay, to a maximum benefit of \$2,000 per week. There is a 20 calendar day elimination period that must be satisfied before benefits begin.

The Hartford is the claim administrator for your STD program. This means that you should file your claim with The Hartford if you become disabled and cannot work for 21 consecutive calendar days. Such notice should be given on the fifth day of an absence due to the same or a related disability. Your claim should be filed no later than the fifteenth day to ensure benefits are payable on the 21st calendar day.

The Hartford makes it easy for you to file an STD claim:

1) Call this toll-free number to report your claim information:

**1-800-538-8439
8:00 a.m. – 8:00 p.m. ET
Monday – Friday**

Be prepared to provide the following:

- **Name and Social Security Number**
- **Name of Agency or School District and last day of active employment**
- **Name and phone number of Manager or Benefit Representative**
- **Nature of claim and whether it is work related**
- **Treating physician's name, address and phone number**

2) Contact your physician to authorize release of medical information required by The Hartford to process your claim.

When you follow these two simple steps, The Hartford can provide you with prompt claim service and timely benefit payments.

If you are enrolled in the new Disability Insurance Program as of January 1, 2006, you will be receiving a benefit booklet and a brochure containing a detachable wallet card in the mail. The wallet card contains the 800 number for The Hartford and the information you will be asked to provide when you call to file a claim. In addition, you may sign the wallet card and provide it to your physician, authorizing release of your medical files to The Hartford to assist with the review and processing of your Short-Term Disability benefits.

**Please contact The Hartford at 1-800-538-8439 or
the Statewide Benefits Office at (302) 739-8331 or 1-800-489-8933 with questions.**