

Disability Insurance

Disability Claims Line: 888-714-4402
Group #: 285771



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Frequently Asked Questions

Q: When can I enroll in disability insurance?

A: All benefit eligible employees will be automatically enrolled in the company-paid short-term disability (STD) plan. You may enroll in the voluntary STD Buy-up and/or long-term disability (LTD) plan during an enrollment period or anytime throughout the plan year because contributions are post-tax. To make a change, please report a life/disability life event in HR Link. This will open a 7-day window for you to make changes to your elections.

Q: Why is my election have pending actions?

A: Any elections to Long Term Disability (LTD) or Buy-up STD coverage made outside of your new hire enrollment window, are subject to Proof of Good Health before coverage is approved.

Q: What is Proof of Good Health?

A: Proof of Good Health is a record of your past and current health events. This is used by Hartford to verify whether you meet the definition of good health and are eligible for the amount of insurance coverage for which you elected.

Q: I started a claim for a leave of absence, does this mean I will get Short-Term Disability (STD) with The Hartford?

A: No. Your leave of absence is separate from a short-term disability claim.

Q: When can I initiate a disability claim?

A: We recommend initiating a disability claim as soon as you or your doctor thinks that your disability will last at least as long as the elimination period. The elimination period with DISH is 7 days.

Have questions?

Submit a Service Request through HR Link or call **866-395-8083** option #1

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Q: How do I start a disability claim?

A: To start a claim, you can call The Hartford directly at 888-714-4402 or go online to www.abilityadvantage.thehartford.com. You will then be assigned a claim manager who will work with you throughout the duration of your leave.

Q: What is the difference between payouts for the Company-paid STD plan and the Buy-Up STD plan?

A: The company-paid STD will pay out at 60% of your weekly salary up to \$1,500 per week after the 7 day waiting period up to 13 weeks. The Buy-Up STD plan will pay out at 75% of weekly salary, up to \$2,500 per week after the 7 day waiting period up to 13 weeks.

Q: I am going on Maternity leave, how will my STD benefits pay out?

A: Your disability benefit will cover you for 6 to 8 weeks, depending on type of delivery (6 weeks for vaginal; 8 weeks for C-section). Your first week away is called the Elimination Period – this is unpaid. Weeks 2 to 6/8 will be paid by The Hartford at 60% of your salary, up to \$1,500 per week for the Core STD plan or 75% up to \$2,500 per week if you are enrolled in the buy-up plan.

Q: Do I need to enroll in the Core STD plan?

A: No, all eligible employees are auto enrolled in the Core STD plan.

Q: Will my disability payments begin as soon as I am out of work?

A: No. Per our disability policy, you need to be out of work for 7 consecutive days before a claim will start paying benefits. You can use accrued PTO to cover the first week.

Q: When would I be eligible for Long Term Disability (LTD) and how is it paid out?

A: To be eligible for LTD you would need to be out of work for 90 days or longer. Once out for more than 90 days, the benefit would pay 60% of your monthly salary up to \$7,500 per month, reduced by other disability earnings such as state insurance programs.

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