

Harvard University

Staff Members

Frequently Asked Questions

About Filing A Short Term Disability Claim

The following questions and answers are designed to help you file a Short Term Disability (STD) claim with Liberty Mutual Insurance ("Liberty"). The steps outlined below will enable you to access Liberty's claims services quickly and easily.

1. Who Is Responsible For Notifying Harvard University Of My Absence?

It is your responsibility to follow the normal Harvard University absence reporting procedures by notifying your manager of your absence.

2. When Should I Report A Claim?

Report a claim as soon as you believe you will be absent from work for any amount of time for pregnancy and for all other disabling conditions beyond 14 calendar days. If you are uncertain about how long you will be absent or whether you should file a claim or not, it is suggested that you file your claim. This offers you some peace of mind, allows for Liberty to begin its review and ensures timely payment of your benefits if appropriate. You may report a claim up to four weeks in advance of a planned disability absence, such as childbirth or scheduled surgery.

3. How Do I File A Claim?

There are several ways you can file a claim, online or by phone. Both options are available 24 hours a day, 7 days a week.

Online

To file a claim online, go to MyLibertyConnection at www.mylibertyconnection.com and click on "File a New Claim" on the upper left side of the screen. Instructions will be provided on the website throughout the claim submission process.

First time users must register using Company Code **Harvard**.

Telephone

To file a disability claim by phone, call Liberty's Claim Intake Service Center at **844.600.3978**. This is a dedicated toll-free line for Harvard University. There is a language translation service available for those who need it.

For more information, go to the instruction sheet "Reporting Your Short Term Disability Claim" available in the forms section of MyLibertyConnection. This instruction sheet is also located on HARVie under <http://hr.harvard.edu/forms-documents>.

A typical application for disability benefits contains the following:

- Notification of Claim – Going online or calling Liberty to initiate your claim meets the requirement of notice of claim.
- Authorization to Obtain and Release Information – Completed by you. Provides Liberty with permission to obtain the information necessary to determine your eligibility for benefits and release this information to specific persons related to management of your claim. A short version of the Authorization Form is also on the “Reporting Your Short Term Disability Claim” instruction sheet. Your medical provider may require a facility specific authorization and Liberty will accept that.
- Medical Information – Your Case Manager will request medical information from your treating provider(s) to evaluate your claim.¹

You will receive communications from your Case Manager with any additional requests for information or forms to complete. All forms will include a mailing address and secure fax number for return to your Case Manager.

4. When I Report My Claim To Liberty, What Information Will I Need To Provide?

You will be asked to provide the following information – in addition to other questions about your absence:

- Name and HUID
- Your last day worked, first day absent from work, and anticipated return to work date
- Reason you are out of work (diagnosis/symptoms)
- Your physician or medical care provider’s name, address, fax and telephone numbers¹

5. What Are The Hours Of Operation For The Claim Intake Service Center?

If you choose to submit your claim by telephone, Liberty’s Claim Intake Service Center representatives are available to assist you 24 hours a day, 365 days a year.

6. Where Do I Send The Completed Forms?

Completed forms may be mailed to:

Liberty Life Assurance Company of Boston
Group Benefits Disability Claims
P.O. Box 7206
London, KY 40742-7206

Or if you prefer, you may fax completed forms to our office at 603.334.0401. Any forms generated will provide a direct secure fax number for your assigned Case Manager.

7. How Long Does It Normally Take To Make A Claim Decision?

Once Liberty receives all the required information, and the documentation has been reviewed by the necessary clinical specialist(s) at Liberty, a decision will be made on your claim and you and your leave of absence specialist or local HR Office will be notified of the decision within 5 days of complete claim information.

8. Does Filing An STD Claim for Maternity Differ From Other STD Claims?

Yes, you may submit your maternity claim to Liberty up to 30 days in advance of your anticipated delivery date. You are not required to provide medical information for a routine maternity claim.

Following delivery, call Liberty directly and provide the delivery date. In addition, you are not required to provide a written Return to Work release to Harvard University prior to returning to work from a routine maternity claim.

Should there be complications that require the recovery period to exceed the normal 8-week period, you will be required to submit supporting medical documentation to Liberty. Should this occur, be sure to contact your leave of absence specialist or local HR Office and your assigned Case Manager at Liberty.

9. What Communications Can I Expect To Receive From Liberty?

Liberty will call you with all status updates on your claim. This includes a written update within the first 7 days and again a week later if the initial claim is in a pending status. Liberty also will provide written communication upon claim receipt and with all claim determinations, such as approvals, denials or claim extensions. These communications are sent via regular postal service. Please be aware that letters sent via postal service will have a delay from the time they are sent to your receipt. Therefore, you should rely upon more recent verbal communications provided to you by either Liberty or by your leave of absence specialist or local HR Office as confirmation of the status of your claim. You can also view the status of your claim online at www.mylibertyconnection.com.

10. If My Claim Is Approved, When Do STD Benefits Start And How Long Will It Take To Receive My First Check?

STD benefits become payable after your applicable Benefit Waiting Period and “spend-down” are served. Benefit payments are paid by Harvard University through your normal payroll cycle. If you are unsure of your payroll cycle, contact your leave of absence specialist or local HR Office. They will be able to explain how your STD benefits will be paid.

There is a 2-week waiting period in which you can be paid with accrued sick or vacation days or personal days or any combination of these (unless your collective-bargaining agreement only allows the usage of sick time during leave of absence). If you have no paid time off (PTO) available, this waiting period will be unpaid time.

- Administrative and professional staff, if your sick balance exceeds 40 days, then you must use 25 days of sick time or spend down to a balance of 40 days, whichever comes first.
- Clerical, technical and service and trade staff must meet the requirements outlined in their collective-bargaining agreements. The waiting period, and any applicable “spend-down” count toward the 26-week STD maximum benefit period.

- The 2-week waiting period and any applicable spend-down period count towards the 26-week STD maximum benefit period. If you are a seasonal worker and disabled when not scheduled to work, this time will also count towards the 26-week STD maximum benefit period

Once the waiting period has been met, STD can be taken consecutively or intermittently.

11. Who Should I Call With Questions About My Claim?

If you have already filed a claim, please call Liberty's Disability Claims Office toll-free number, **844.228.2501**. You will have direct access to your assigned Case Manager.

12. What Do I Need To Do When I Am Ready to Return to Work?

Call your leave of absence specialist or local HR Office at least two weeks before your anticipated return to work date to discuss the return to work process. You will need to provide your leave of absence specialist or local HR Office with written documentation from your physician clearing you to return to work. The return to work documentation must indicate your return to work date, and state if you are cleared to resume your normal duties or if you require any accommodations or have restrictions. A Return to Work form will be included with your claim approval communication. You will not be permitted to return to work without authorization from your leave of absence specialist or local HR Office.

Please contact your leave of absence specialist or local HR Office with any questions about Harvard's Return to Work requirements.

13. What Do I Do If I Have Restrictions On My Return To Work?

If your physician's documentation indicates that you require accommodations or have restrictions, your Case Manager will work with you, the leave of absence specialist or local HR Office, and if necessary, Harvard University's University Disability Services (UDS), to begin an interactive exploration process and facilitate your return to work with accommodations if possible.

14. If I Am Currently Receiving STD Benefits And My Disability Is Going To Extend Beyond 26 Weeks, What Do I Need To Do?

If you have elected Long Term Disability (LTD) coverage, you do not need to do anything. Liberty will reach out to you at the appropriate time.

If you did not elect LTD coverage, you should contact your leave of absence specialist or local HR Office to discuss your next steps.

¹ Liberty will fax requests for medical information to your treating provider to be forwarded to Liberty. We will make two follow up attempts to obtain any outstanding information and advise you of our progress. Liberty encourages you to contact your treating provider and ask their assistance in completing the request for information on your behalf as ultimately it is your responsibility to ensure proof of disability is sent to Liberty. Medical documentation is not required for routine maternity claims.