



SHORT-TERM DISABILITY INSURANCE PROCEDURES FOR EMPLOYEES

Short-term disability insurance provides partial income replacement during periods of non-occupational disability due to injury, illness, surgery, or recovery from childbirth at 60% of your weekly salary after all sick leave is used. To qualify for this benefit, you must be enrolled in the Short-Term Disability benefit offered through Oklahoma State University. This benefit is only for employee disability/pregnancy. You may verify coverage by checking your Pay Stub on Self Service Banner at my.okstate.edu for a “Short-Term Disability” deduction.

How to File a Claim for Short-Term Disability Benefits: As soon as the disability occurs and you become aware you are unable to perform your job duties for up to 14 weeks, you should file a claim with Lincoln Financial Group (LFG) via secure web submission at mylincolnportal.com (Company Code ID: OSUAMBENEFITS) or by telephone intake at 1-888-408-7300. You should also contact the Absence Management Specialist at (405) 744-7401 to submit Family Medical Leave (FMLA) paperwork, if applicable.

Information Needed to File a Claim: You will be asked to provide the following information:

- Name and Social Security number
- Last day worked and first workday absent
- Address and phone
- Employer’s name
- Physician/medical care provider and phone
- Additional information may be requested.

You will be provided with a claim number and claim office telephone number.

After the claim is submitted, an LFG Claims Specialist will contact you if additional information is needed. At minimum, you will be asked to submit a signed authorization to obtain information form with your physician who is treating your disabling condition.

Coordinate With Your Department: Employees should follow appropriate departmental leave request procedures and maintain contact with their supervisor during periods of leave, as appropriate. It is important to work with your department to ensure your elimination period leave of absence begins with your last day worked. Your FMLA paperwork should also be submitted to the Absence Management Specialist no later than your last day of work. FMLA will run concurrently with short-term disability, if applicable. If your leave is not coordinated in a timely manner, you may not receive disability pay.

For Assistance: Contact benefits at osu-benefits@okstate.edu or (405) 744-5449.

OTHER IMPORTANT INFORMATION

Workers' Compensation: Disability arising from a work-related illness or injury will be handled in accordance with Workers' Compensation laws. Your LFG Short-Term Disability policy covers non-occupational disabilities.

Disability Pay: Short-Term Disability insurance benefits, payable by LFG, do not begin until you have been disabled for 15 days. This is called the Elimination Period. During the 15-day period after your last day of work, you will use accrued sick leave. Any remaining accrued sick leave must be used. When all sick leave is exhausted, you may receive the 60% disability benefit from LFG.

Health, Dental, Vision Insurance: If you are an active employee when applying for Short-Term Disability, you are eligible to continue to receive health, dental, and vision insurance during your approved Short-Term Disability period. If you are FMLA eligible, OSU continues to pay a portion of your health insurance premium. If you are not FMLA eligible, you pay the full premium amount. Premiums normally paid through a payroll deduction will be billed through the Bursar's office when you cease to receive OSU pay. If payments are not made for all premiums for which you are responsible, your coverage will be canceled, including your OSU-paid health coverage.

Return to Work: When you are able to return to work, you will need to provide a physician's release to your department and LFG.

Medical Verification: LFG may request medical documentation from time to time to verify continued disability for benefits. It is very important you respond to any request for information as soon as possible.

File Promptly: You should complete and file all claim documents at the onset of disability. You should also respond to any inquiries promptly.