

# Disability Insurance Headlines

## Filing a Disability Claim

- ◆ Claims can be made **anytime** you are disabled and unable to work. Complete claim form **after** the doctor says you cannot work.

**(Yes, you can file a claim during summer or winter break!)**

- ◆ Claim form available on the Benefits Website.

www.mesquiteisd.org  
Departments  
Benefits  
Insurance/Beneficiary/Name Change Forms



## Checklist

- ✓ Download disability claim packet from Benefits website.
- ✓ Complete Employee's Statement.
- ✓ Have doctor complete the Attending Physician's Statement.
- ✓ Return packet to the Benefits Office for processing.
- ✓ Complete a leave requests on Eduphoria if you are a professional or para. If you are not, contact your supervisor for leave requirements.
- ✓ Get better.
- ✓ When you return to work, send a doctor's release to Personnel and to The Standard disability company.

You pay for your disability insurance premiums with after-tax dollars, therefore, you do not have to pay income tax on disability income.

## First Day Hospital Benefit

With this benefit, if an insured employee is admitted as a hospital **inpatient** for at least four hours during the Benefit Waiting Period, (not for outpatient procedures) the Benefit Waiting Period will be satisfied. Benefits become payable on the date of hospitalization; the maximum benefit period also begins on that date. This feature is included only on LTD plans with Benefit Waiting Periods of 14 days or less.



- ◇ Disability coverage has a pre-existing condition limitation for 12 months prior to effective date of coverage.
- ◇ During benefits annual enrollment, employees may increase monthly benefits by \$300 and go down one plan level without triggering the pre-ex limitation.
- ◇ Excludes coordination of benefits with workers compensation claims.

**The Standard 1-800-368-1135 Grp. Policy #648015-A**



## Mesquite ISD Benefits Office



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Visit the Mesquite ISD Benefits  
Website for more information

[www.mesquiteisd.org](http://www.mesquiteisd.org)

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