

Long Term Disability – Frequently Asked Questions For Transport Workers Union of America

Enrollment Process FAQs:

Q: What is The Hartford's Enrollment Process?

A: TWU Members can enroll in The Hartford's Long Term Disability Plan by completing a Hartford Enrollment Form. Members who did not enroll when they were first eligible as new hires will need to provide Evidence of Insurability by completing a Personal Health Application. The Personal Health Application must be submitted to Hartford for review. If approved for coverage, TWU Members will be notified by mail and deductions will be taken from their paychecks. Please refer to the "TWU Enrollment Process" document for more details.

Q: What should I do if a Member asks to enroll in Long Term Disability Coverage?

A: Determine if the Member is a new hire or late entrant. If they are a new hire they will be default enrolled during the annual enrollment period. During the annual enrollment period you should provide them with a new hire packet including a welcome letter, benefit fact sheet, rate sheet and declination of coverage form. If they are a late entrant (previously eligible for coverage but now applying for coverage for the first time) provide them with a late entrant enrollment packet including a welcome letter, enrollment form, Personal Health Application (with Sections 1 & 2 completed by you), benefit fact sheet, and a rate sheet.

Q: Is the enrollment process different for a new hire?

A: Yes, the new hire enrollment period only happens once a year, whereas a late entrant can enroll at any time during the year. The new hire enrollment period is generally January and February for an April 1st effective date; however, the 2010 enrollment will take place in March and April for a May 1st effective date. New hires (those hired within the last year) do not need to actively enroll. They will automatically be enrolled for coverage unless they complete and submit a form declining LTD coverage. New hires are also not required to complete a PHA.

Q: How does coverage work for recalled members?

A: If a member is laid off then recalled within two years of the original lay off date they will be treated as continuous employees for benefits purposes. This means if they previously had LTD they can elect it again without providing medical information. However, if they previously declined LTD and now want to elect it they should be treated as late entrants and must provide a PHA before coverage is approved. If a member is recalled more than two years after a lay off they will be treated as new hires.

Q: How do I figure out how much the LTD coverage will cost?

A: Refer to the rate sheet provided.

Q: What if a Member has questions on how to complete the enrollment form or decline form?

A: As the local union representative you will assist the member if they have questions on the enrollment or decline form; however, if you have questions yourself please reach out to Sarah Berard or Lori Goldberg for assistance.

Q: Do I need to fill out any sections of the enrollment paperwork?

A: Yes, you will need to complete Sections 1 & 2 of the Personal Health Application (PHA). Sections to be completed are outlined below. Please note that PHA's for members living in New York or California will have a different format than the one shown below:

Thank you for choosing The Hartford. All sections of this form must be completed and received by The Hartford within 30 days of the signature date.

Employers: Please completely fill out Section 1 and Section 2 on this page and forward the entire form to the employee. Refer to your Policy and employee records for this information. These records are your property and are not on file with The Hartford. An incomplete form will result in a delay in processing your employee's request for insurance.

Section 1: Employer Details *(to be completed by Employer)* **PLEASE PRINT CLEARLY**

Employer Name: _____ Policy Number: _____

Division *(if applicable)*: _____

Employer Mailing Address (Street, City, State, Zip Code): _____

Benefits Contact Name (First, Last): _____

Benefits Contact Email Address: _____ Benefits Contact Phone: () - _____

Section 2: Employee Details *(to be completed by Employer)* **PLEASE PRINT CLEARLY**

Employee Name (First, MI, Last): _____

Base Annual Earnings*: _____ Social Security Number: - - - - - Date of Hire (mm/dd/yyyy): / /

* Base annual earnings as described in the contract with The Hartford.

Coverage Details:

- Check the applicable box(es) in each row to reflect the applicant's current coverage and new election.
- Enter the amount of any existing coverage (including Guarantee Issue (GI)**) in **Current Coverage**. Enter the amount of **Additional Coverage Requested** that requires medical underwriting.
- Enter the **Total Coverage Amount** that will be in force if the additional coverage requested is approved.
- If the applicant is enrolling after his/her initial eligibility period and does not have current coverage they will be responsible for all fees incurred during the medical underwriting process.

| | Current Coverage (including GI Amount) | Additional Coverage Requested | Total Coverage Amount |
|--|---|----------------------------------|-----------------------|
| <input type="checkbox"/> Disability Insurance Coverage | Enter all amounts in dollars | | |
| <input type="checkbox"/> Long Term Disability | | | \$0.00 |

** Guarantee Issue (GI) is the maximum amount of coverage, as defined in the contract with The Hartford, which does not require evidence of good health.

Q: How will a Member know they've been approved for coverage?

A: Members who apply as late entrants and submit evidence of good health will receive a letter from The Hartford notifying them that coverage has been approved or declined. Members who are enrolled during their new hire period do not need to be approved. They will automatically be covered unless they submit a form declining coverage.



Q: When will payroll deductions start?

A: For members enrolling as late entrants payroll deductions will begin with the next paycheck following the date AA's administrator, Mercer, is notified of approval by Hartford. For members enrolled during their new hire enrollment period payroll deductions will begin with the next paycheck following April 1st (May 1st in 2010).

Q: How will AA know to start payroll deductions?

A: Hartford will notify AA's administrator Mercer to start payroll deductions.

Q: Why does the Personal Health Application (PHA) say that TWU is the Employer?

A: TWU is the policyholder for the Long Term Disability plan. As such TWU must be referenced in all applications received by Hartford. Also, the PHA is a legal form which has been filed and approved with each state's insurance department. Therefore, Hartford is unable to change the word "Employer" on the form to reflect that TWU is actually the union sponsor rather than the employer.

Q: What do I do with the enrollment form, decline form, or PHA once a member completes it?

A: Those enrolling as late entrants will need to complete an enrollment form and a PHA. They should return the enrollment form directly to you. You should review the enrollment form to ensure it is complete then hold it in the member's local file. The member should return the completed PHA directly to Hartford for review.

For those enrolled as new hires during the initial eligibility period (generally January & February, but March & April in 2010) a PHA is not needed. Any forms declining coverage should be reviewed to ensure they are complete then held in the member's local file. You will also need to provide a final new hire enrollment list to Hartford once the enrollment period is complete. This list should include all new hires and should note whether any of the members declined coverage. This will allow Hartford to notify AA's administrator, Mercer, to turn on payroll deductions. Otherwise payroll deductions will not begin and coverage will not be in force.

Q: Where does the Member mail the PHA?

A: The PHA can be mailed directly to Hartford at the following address:

The Hartford, Medical Underwriting
P.O. Box 2999
Hartford, CT 06104-2999



Q: What if a Member has questions on how to complete the PHA or questions on PHA status?

A: Members can contact the Hartford medical underwriting department directly with any questions on completing the PHA or on application status. The toll free number is 1-800-331-7234.

Q: Who should I contact if I have questions on enrollment?

A: Please contact Sarah Berard at 860-843-5116, or Lori Goldberg at 917-210-0439, with any questions.

Claim Process FAQs:

Q: How do I initiate an LTD claim?

A: Claims forms are available on the EmployerView website (www.employerview.com) or by contacting Sarah Berard at sarah.berard@hartfordlife.com.

There are 3 parts to a claim form – the employer section, employee section and attending physician’s section. As plan sponsor TWU is responsible for completing the “employer” section of the form. The member is responsible for completing the “employee” section and they are also responsible for having their physician complete the “physician” section. You should complete the employer portion then provide the remaining portions to the member.

Once all 3 sections have been completed the claim form should be returned to Hartford at the following address:

The Hartford LTD Claims
P.O. Box 4871
Syracuse, NY 13221

If the claim is time-sensitive the form can be faxed to 1-315-385-3114, then an original copy should be mailed to the address above.

Q: When should an LTD claim be submitted?

A: Please submit LTD claims to Hartford as early as possible in order to avoid delays in processing of payments. Ideally we would like to receive the completed claim form 2 months prior to the LTD benefit effective date.

Q: What is the LTD policy number?

A: The policy number for TWU is GLT-395086.



Q: How can I get a copy of the LTD policy booklet?

A: Please contact Sarah Berard or Lori Goldberg to request a copy of the policy booklet.

Q: How do I check the status of an LTD claim?

A: Please contact the Hartford claim office at 1-800-538-0134 with any claim specific questions. You can also check the status online at the EmployerView website, www.employerview.com.

Q: Who should I contact if I have questions on the claim process?

A: Please contact Sarah Berard at 860-843-5116, or Lori Goldberg at 917-210-0439, with any questions.