

Short-Term Disability (STD) provides money when a member cannot work due to illness or disability not caused by work. For work-related illness or injury, a member files for *Workers' Compensation*.

### **How and when to file for STD**

File a claim after the disability begins and the member is not working. Visit [uhh.org](http://uhh.org) or call (844) 267-4325 for a short-term disability form.

### **What to do if the member can't go back to work when his/her approved disability period ends**

If the member is not released by the attending doctor to return to work and hasn't reached the maximum period of disability, the doctor must submit progress notes and/or medical records.

The doctor sends the information to the UNITE HERE HEALTH (UHH) Claims Disability Department *explaining why the member is unable to return to work and gives an estimated date for returning to work.*

*The progress notes must state why the medical issue is preventing the member from working his/her normal job.*

An extension of the benefit will be reviewed based on the information provided, and additional information may be requested.

**For example:** *Stuart had knee replacement surgery on his left knee. He cannot put any weight on his left leg, nor should he walk on this leg for at least 1 month. During this time, he must not stand on this leg, walk, or carry anything over 1 pound. Therefore, Stuart cannot work during this time. Stuart will be re-evaluated at the end of the month.*

### **Where to get help when having problems getting STD or if a payment is delayed**

Call UNITE HERE HEALTH at (844) 267-4325.

We'll void any delayed payments and rush a new payment to the member.

### **Fax instructions**

1. Send all faxes to (630) 786-1674.
2. Title the first page:

**Attention: Disability Claims**

**Subject: Member's Name, MID #**

3. Tell member to make sure to get a copy of the fax report that shows the fax was successful. Have them ask their managers for help with faxing if necessary.



**Q. *Who gets Short-Term Disability (STD) through UNITE HERE HEALTH (UHH)?***

- A. A member must be covered by a collective bargaining agreement (CBA) that provides STD through UHH and be eligible for benefits when the disability begins. Benefits are for members only, not dependents.

**Q. *How much is the STD benefit, and for how long does it pay?***

- A. The STD weekly benefit is \$500 per week before taxes. The benefit can last up to 26 weeks. The actual number of weeks (disability period) is determined by the industry standard for the specific illness or injury.

**Q. *When does the STD benefit begin?***

- A. If the member is disabled because of an accident or injury, benefits start on the 1<sup>st</sup> day. If the disability is because of a sickness (or complications that happen during pregnancy), benefits start on the 8<sup>th</sup> day of disability.

**Q. *How long must the member wait to receive their STD benefit payment?***

- A. For approved disability claims, the first payment is mailed within 7 business days after the UHH Claims Disability department receives the STD form. Any missing information will delay the process. After the first check, disability benefit payments are processed on Mondays. It can take up to 10 business days for benefit payments to arrive.



**Q. *Will taxes be taken out of the STD benefit check?***

- A. Social Security and Medicare taxes are paid, but the member is responsible for paying other federal and state taxes.

**Q. *How does STD work for pregnancy?***

- A. The STD benefit will begin on the 1<sup>st</sup> day of the member's disability (delivery) instead of the 8<sup>th</sup> day. She gets a minimum of 13 weeks of payments. Benefits can continue up to 26 weeks if she's still totally disabled due to complications.

She may also get STD benefits during her pregnancy (for example: if she is on bed rest). If she is eligible for coverage the day she delivers her baby, she will also get 13 weeks of STD benefit payments.

**Q. *Does STD cover people with a chronic illness that happens randomly (intermittent illness)?***

- A. Disability due to intermittent illness may be considered as multiple disability periods. A 7-day waiting period applies to new disability periods caused by an illness.