

## **Mutual of Omaha Short Term Disability (STD) Frequently Asked Questions**

Effective July 1, 2013 Mutual of Omaha is the new Short Term Disability insurance carrier for Moffitt. Aetna will not provide Short Term Disability (STD) coverage for disabilities that occur on or after July 1<sup>st</sup>. However, Aetna will continue to administer FMLA and Moffitt Leave for Moffitt staff and faculty.

Below are questions and answers regarding the STD plan with Mutual of Omaha and the transition from Aetna to Mutual of Omaha.

If you have any questions regarding a STD plan that was purchased previously through the Elan Group (Allstate or Aflac), please contact an Elan benefit specialist directly at Moffitt ext. 8309 or 813-839-1530.

**1. Who is covered through the Mutual of Omaha STD plan?**

- Anyone who elected this benefit during open enrollment.

**2. When does this plan become effective?**

- This plan is effective July 1<sup>st</sup> for employees who are actively at work.

**3. What does 'Actively at Work' mean?**

- An employee needs to be in an active employment status on July 1<sup>st</sup> to be fully enrolled in the plan. Employees who are on a Leave of Absence for any reason on July 1<sup>st</sup> will not be covered by the Mutual of Omaha STD plan until they return to work.

**4. What if I have coverage through Aetna and did not elect Mutual of Omaha during Open Enrollment?**

- If you became disabled (injury, illness, or give birth) prior to July 1<sup>st</sup>, 2013 you will still be covered through Aetna for that disability. If you did not elect Mutual of Omaha STD then any injury or illnesses after that occurs after July 1, 2013 will not be covered by a STD policy.

**5. What if I was injured or was diagnosed with a medical condition on June 15<sup>th</sup> and it requires surgery on July 15<sup>th</sup>; who should I contact for my STD coverage?**

- Your disability occurred while you were covered by Aetna, so Aetna will be responsible for your STD coverage.

**6. What if I became pregnant prior to July 1<sup>st</sup>, but will deliver a baby after July 1<sup>st</sup>; who do I call?**

- The date of delivery will be considered your disability date and you will need to contact Mutual of Omaha for STD benefits.

**7. Do I still need to contact Aetna for my Leave of Absence request?**

- Yes, you must still contact Aetna at 1.800.552.5506 for your FMLA or Moffitt Leave in addition to contacting Mutual of Omaha for STD benefits if you elected Mutual of Omaha STD coverage.

**8. How do I file a STD claim (request STD payments)?**

- Call Mutual of Omaha at 1-800-877-5176 or go online at [www.MutualofOmaha.com](http://www.MutualofOmaha.com)

**9. How long do I need to wait to file a claim?**

- You can file a claim 30 days prior to a planned medical absence.

#### **10. What kind of information will Mutual of Omaha ask me during the initial Intake call?**

- A Mutual of Omaha customer service rep will ask your name, your employer's name, your best contact phone number and the best mailing address to contact you. In addition they will require your doctor's name, your doctor's phone number and fax.

#### **11. How do I complete the form online?**

- From the Mutual of Omaha homepage in the top left corner choose I have coverage through my employer; this will take you to a new screen. You will then select I am a Plan Member (Employee) in the top left corner. On the FORMS tab choose Florida and click Get Forms. You will then choose Disability Form. This will give you several options for the type of form you need. To submit a claim online select Online Short-Term Disability Claim Form-Employee Statement. Complete the form and click Submit. A Mutual of Omaha Customer Service Rep will then contact you to collect additional information regarding your disability including your doctor's phone number and fax. **NOTE:** See attached screen shots for assistance.

Click [here](#) to see the screenshots.

#### **12. What happens after I file a claim?**

- One of two dedicated Mutual of Omaha Claims Analysts will review your claim and if all documentation has been received a determination will be made within five business days and payment will be sent following the seven day elimination (waiting) period.

#### **13. What happens if my disability claim is denied?**

- If your disability claim is denied a Mutual of Omaha Claims Analyst will call you at the number you provided to let you know why the claim is being denied. During this call they will explain who reviewed your claim and how the decision was made. They will also discuss your options for appealing the decision to deny your claim. This phone call will be followed up with a letter via your chosen method of communication.

#### **14. When will I receive payment if approved?**

- With Mutual of Omaha there is a seven calendar day waiting period. Following the first seven calendar days after your disability you will then be eligible to receive payment. Payments are made weekly, one week in arrears.

#### **15. What is a pre-existing condition?**

- A pre-existing condition means a condition resulting in injury, sickness or disability for which you were diagnosed or received treatment for within 3 months prior to the effective Date of July 1, 2013.
- A pre-existing condition will be excluded from coverage for the first 6 months of the plan IF you were not enrolled in a Moffitt sponsored STD plan prior to enrolling in the Mutual of Omaha STD plan. Those pre-existing conditions will be eligible for payment after December 31, 2013.

#### **16. What if I had Aetna STD or STD coverage through Elan (Allstate or Aflac)?**

- If you had coverage through a previous company endorsed STD plan the pre-existing condition restriction will be waived.

#### **17. Does that mean if I had STD coverage through Aetna or Elan I can file a claim within the first six months for a pre-existing condition?**

- Yes, you can file a disability claim for a pre-existing condition and this condition will be covered by Mutual of Omaha.

**18. What can I receive STD payments for?**

- You can receive STD benefit payments for your own illness or injury. You can also receive payments for 6 or 8 weeks following a pregnancy depending on medical necessity.

**19. Can I receive STD payments if I am caring for a loved one?**

- No, only your own medical condition is covered by STD.

**20. Can I receive STD if I am also receiving PTO?**

- Yes, the amount of PTO you use will not reduce the amount of STD you receive.

**21. Do I have to use PTO while receiving STD?**

- You will need to use at least enough PTO to cover your benefit deductions per pay period. This is in place because your STD payment will come directly from the carrier and your bi-weekly benefit deductions cannot be deducted from the STD check.

**22. How long can I receive STD payments?**

- You may receive STD benefits for up to 12 weeks. Once you have been out of work for 90 days your STD claim will then be transitioned into Long Term Disability with Aetna.

**23. What happens if I am out of work longer than 90 days?**

- If Mutual of Omaha receives documentation indicating you will be out of work beyond the 90 days of STD coverage, they will send you a letter 6 weeks prior to the end of your STD coverage indicating the last day of coverage and directing you to apply for Long Term Disability (LTD) with Aetna.

**24. How do I apply for Long Term Disability (LTD)?**

- To apply for LTD please contact Aetna at 1.800.552.5506.

If you have any additional questions, please contact the HR Answer Center at ext. 4000 or by email at [HRQuestions@moffitt.org](mailto:HRQuestions@moffitt.org).