New Disability Benefits Process

Effective April 1, 2013

http://hr.ucr.edu/benefits/disability_filing.html
Online Service Delivery Model

Allow faculty and staff to:

- Independently access disability benefits information
- Apply for disability benefits
- Arrange for benefits continuation while on leave without pay
- Track their claims status on their smart phone or on the web
Disability Benefits Website Contents

» Introductory explanation of each disability component:
  » Short-term Disability
  » Supplemental Disability
  » Workers’ Compensation

» Quick Links to:
  » Contact Liberty Mutual and establish an online account
  » Detailed information to address individual disability situations
  » Booklets that describe plan provisions
Step 1: Contact your Supervisor/DBR

- Disability benefits application process
- Step-by-step instructions on filing for disability benefits and preparing for leave
- Provides links to:
  - Leave of Absence Request Form
  - Resources including the FML Benefits Checklist and UCR Local Procedures
  - Catastrophic Leave Program materials
Step 2: Report your claim

This section provides information on the disability application process including:

- The definition of an eligible disability
- Guide to filing for disability, with instructions on reporting disability claims to Liberty Mutual
- A list of required forms to be printed out, completed by the applicant and their treating physician, and forwarded to Liberty Mutual
Step 3: State Disability Insurance

Employees who have been employed 18 months or less or who have a second employer are required to apply for SDI in addition to their Liberty Mutual claim.

Resources include a link to the EDD website for instructions.
Step 4: Arrange for Benefits and Payroll Deductions

- Provides instructions regarding the actions that employees will follow to continue benefits plan coverage or payroll deductions while on a leave without pay
- Includes contacts, links, and resources to campus departments, UC plan carriers, and vendors
Step 5: If you need to extend your disability

- If the employee’s disability return to work date is extended, they will need to provide their Supervisor, DBR, and Liberty Mutual Case Manager with an off work notice from their treating physician to extend their leave.
Additional information for pregnancy disability

- Provides information on:
  - Newborn enrollment
  - Physician and hospital copayments
  - Return to Work Certification
  - California Family Rights Act (CFRA) entitlement for parental/baby bonding
Returning to Work (RTW)

- This outlines what steps an employee should follow prior to returning to work:
  - **Return to Work without restrictions** — provide FML RTW Certification to the department and Liberty.
  - **Return to Work with restrictions** — contact Disability Management Coordinator, Supervisor, DBR, Liberty Mutual Case Manager and the Benefits Office.
Returning to Work (continued)

- If returning on a Modified Work Schedule, the employee should contact their Supervisor and Disability Management Coordinator to determine eligibility for reasonable accommodation.
- If approved, the employee will be eligible for the Return to Work/Stay at Work (SAW/RTW) Program through Liberty Mutual.
- The applicant will work with their Liberty Mutual Case Manager on the SAW/RTW process to ensure partial disability payments are processed.
After You Return

- Employees are reminded to re-enroll in any benefits that may have cancelled/lapsed during their disability.
- Employees may consider requesting a retirement service credit buyback.
- Employees should contact TAPS and other organizations to reactivate deductions suspended during their disability leave.
- Employees should review their first paycheck when returning from leave to verify that they are re-enrolled in the benefits that may have lapsed.
Long-Term Disability Options

If the disability is permanent or expected to last 12 months or longer, they should apply for any or all of the following:

- Liberty Mutual LTD
- UCRP disability income
- UC Retirement
- Social Security Disability Income
- Prudential Life Insurance Waiver of Premium
Contacts

› For questions regarding:
  › **Disability claims** —
    Liberty Mutual (800) 838-4461
  › **Benefit premiums** —
    Payroll Office (951) 827-1962
  › **Work restrictions or limitations** —
    Disability Management Coordinator
    (951) 827-4785

› Other disability-related questions should be submitted by email to: benefits@ucr.edu