Reporting Your Disability Claim/Leave

The Roger Williams University Short-Term Disability Policy and Family & Medical Leave are administered by Liberty Life Assurance Company of Boston, a Lincoln Financial Group company.

Lincoln Financial Group offers employees direct access to claims resources and information. You can easily report a claim and check the status of your claim through Lincoln Financial Group’s dedicated secure website or by telephone. Please visit: www.MyLincolnPortal.com to access employee resources and online tools, as referenced below.

When Do I Report a Claim?

Your own serious illness, disability, or maternity leave: You may report a claim up to 30 days in advance of a planned disability absence OR as soon as you are aware that you will be disabled due to illness or injury.

Your family member’s serious illness, military leave, or your own intermittent leave: You may report a leave when you will be out of work for more than 3 consecutive days or intermittently to care for an immediate family member suffering a serious illness or to care for a newborn, foster or adopted child.

How Do I Report a Claim?

1. Contact your supervisor to report your absence.
2. Print this document, sign and date the Authorization to Release Information section below, and leave with your physician or medical care provider at your next visit.
   
   Note: Lincoln Financial Group requires your physician to provide information about your medical condition. If this information cannot be obtained, benefits may be delayed.
   
   Please have the following information available when you report your claim:
   
   • Your physician or medical care provider’s name, address, fax and telephone numbers
   • Your manager’s name, telephone number and e-mail address
   • Reason you are out of work (diagnosis/symptoms)
   • Your last day worked, first day absent from work, and anticipated return to work date
   
   Or you can call 1-888-408-7300 and speak with an Intake Specialist to report your claim.
4. Keep a record of your claim number. Reporting your claim online provides the added convenience of printing a claim report which includes your claim number and a summary of your claim details.
5. You may securely check the status of your claim online at www.MyLincolnPortal.com or by calling your Case Manager at 1-800-210-0268 or Leave Specialist at 1-800-283-0823.

Authorization to Release Information

I authorize any health care provider having information about my physical or mental condition and treatment to give all information to the Company in the Lincoln Financial Group of companies and/or Plan Sponsor to which I am submitting a claim. I understand the information obtained by this Authorization will be used to determine eligibility for benefits. Information obtained under this Authorization or directly from me may be released to persons/organizations providing medical treatment or claim management/advisory services in connection with my claim, including Employee Assistance Programs (EAP), or other similar disease management/assistance programs providing services to the Plan Sponsor and/or the Company. This Authorization is valid for two years from the date appearing below with my signature. I have the right to revoke this Authorization by notifying the Company. I know that I may request a copy of the Authorization and I agree that a photographic copy shall be as valid as the original.

Employee Signature: ___________________________ Date: ______________

Print Employee Name: ___________________________

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Leaves of Absence Under: 
Family Medical Leave Act and/or 
Short Term Disability Benefit Plan

FMLA/STD Frequently Asked Questions (FAQs)

Q  What is Short Term Disability?
Short-term disability benefits provide income replacement if an employee is unable to work due to an illness or non-work related injury that causes the employee to be unable to perform the functional responsibilities of his or her current position.

Q  What is FMLA?
The Family and Medical Leave Act of 1993 (FMLA) requires that covered employers grant an eligible employee up to a total of 12 workweeks of unpaid leave during any 12-month period for one or more of the following reasons:

- for the birth and care of the newborn child of the employee;
- for placement with the employee of a son or daughter for adoption or foster care;
- to care for an immediate family member (spouse, child, or parent) with a serious health condition; or
- to take medical leave when the employee is unable to work because of a serious health condition.

Q  Do I have any other benefits available to me since I work in Rhode Island?
While FMLA provides 12 workweeks of unpaid job protection, an eligible employee in the state of Rhode Island may extend the twelve (12) week period to one qualifying thirteen (13) consecutive week period during alternate calendar years and/or may qualify for an additional thirteen (13) consecutive week leave in the same year as the up to twelve (12) week leave.

In addition, Rhode Island provides income replacement for workers who take time off for their own condition, to bond with a newborn, adopted, or foster child, or to care for a seriously ill child, spouse, domestic partner, parent, parent-in-law or grandparent. You will receive additional information about how to file for Rhode Island Temporary Disability Insurance (TDI) or Rhode Island Temporary Caregiver Insurance (TCI) from Lincoln Financial Group after you file your leave of absence. General information about Rhode Island TDI and TCI are included in this packet of information.
Q  What do I do if I need an FMLA leave or short-term disability (STD) benefits?

You should report your absence to your supervisor as soon as you are aware of the need for leave.

To report your claim or leave, you will need to contact Lincoln at 888-408-7300 or online at www.mylincolnportal.com. For first time users, you will need our company code ROGERWILLIAMS to set up access.

You may report an FMLA leave or STD claim up to 30 days in advance of a planned disability absence, or as soon as you are aware that you will be disabled due to illness or injury for 3 or more calendar days.

If leave is needed to care for a family member with a serious health condition, military leave, to bond with a newborn/foster/adoptive child or for your own intermittent leave, you may report leave when you will be out of work for 3 or more consecutive calendar days or as soon as you are aware of the need for intermittent leave.

After your claim or leave is reported to Lincoln, you will be evaluated for Short Term Disability, FMLA, and the Rhode Island Parental and Family Medical Leave Act. Lincoln will also provide you with information on how to file directly with the state of Rhode Island for additional TDI and TCI benefits.

Q  What happens if I don't notify Lincoln of my absence?

You may not receive appropriate protection under FMLA and/or you may not receive short-term disability pay from Lincoln Financial Group. It may also offset any RWU sick leave time you may be paid.

Q  Will I be assigned a case manager for the duration of my absence?

If your absence is for your own disability, you will be assigned a disability case manager who will assist you throughout the duration of your absence. You will also have an assigned FMLA leave specialist to answer any FMLA specific questions during your absence.

If your absence is for your own intermittent condition, to care for a family member with, to bond with a newborn or newly placed child or for military leave, you will be assigned an FMLA leave specialist only.

Q  What if my absence occurs over the weekend or during non-business hours?

Lincoln is available 24 hours a day, 7 days a week to report your claim or leave. You can report a claim/leave and check its status through Lincoln’s dedicated secure website, www.mylincolnportal.com. You can also visit www.mylincolnportal.com to check the status of your claim. Telephonic claim filing is available from 8am-10pm Eastern Time at 888-408-7300.
Q In the past, I've dealt directly with my HR representative at my company; can I still work with them?

Your HR representatives remain as resources to help you through the FMLA/STD process. They will be available to answer questions regarding the process, your RWU sick and vacation time, continuation of your RWU benefits and may be in contact with you during your leave. You will, however, be required to work with your Lincoln Disability Case Manager and/or Leave Specialist during your absence.

Q Who do I notify when I am able to return to work?

Contact your Lincoln Disability Case Manager and/or Leave Specialist as soon as your doctor releases you back to work. You should also contact Human Resources as soon as possible so they can also plan for your return. You will be required to get some documentation from your doctor, which should also list any work limitations you might have.

Q Are STD benefit payments made at the same time I am on an FMLA leave?

They may, if you qualify for the STD benefit. Lincoln Financial Group determines if you are eligible for STD benefits. Please read the “Short Term Disability Benefit FAQ’s” for more information.

Q Can I receive RI TDI or TCI benefits if I am on an FMLA Leave?

You may apply for TDI or TCI benefits directly with the state of R.I.

Please read the attached “Rhode Island Temporary Disability Insurance” if you are out of work because of your own illness.

Please read the attached “Rhode Island Temporary Caregiver Insurance” if you are out of work because you are taking care of a seriously ill family member or to bond with a newborn or adopted child.
Short Term Disability Benefits (STD) – Frequently Asked Questions

Q: How does the disability process work?

A: Once you report your disability claim, a disability case manager will call within two business days to discuss the details of why you are out of work. The disability case manager will contact your treating provider(s) to obtain as much detailed medical information as they can over the phone. However, a written request may need to be faxed for medical information from your treating provider(s). Also, your employer may be contacted to verify such things as job duties and hours worked.

Q: How long will it take to obtain a decision on my claim?

A: Typically, our initial determinations are made within 10 business days from when the claim is reported provided we have obtained all medical information. Depending how timely we receive your medical information and the complexity of your disability, this timeframe may be extended. If the claim is submitted early, see the next question.

Q: How do you handle Short Term Disability Benefit claims submitted prior to a date of disability?

A: A disability case manager will not approve a claim prior to the date of disability. Once the date of disability has occurred, the case manager will begin the claims process and confirm your disability with the doctor.

Q: How will I know that my claim is approved?

A: Your disability case manager will call to inform you of the approval and will provide you with the approved through date. If you need to be out of work longer than the approved through date, additional medical information will be required to support any extension of the disability claim.

Q: What happens if my treating provider(s) will not provide medical information over the phone?

A: Every treating provider has their own policy in regarding release of medical information. Your disability case manager will do his/her best to confirm information over the phone in order to make a decision on your claim. In the event your treating provider(s) will not release information to us over the phone, the disability case manager will fax a request to your treating provider(s). Once the request for medical information has been sent, you will receive a letter from your disability case manager notifying you of our request. Lack of sufficient medical documentation may result in interruption of your pay and/or a denial of STD benefits.

Q: What type of medical information will be requested from my treating provider(s)?

A: We will request copies of your medical records, office visit notes, treatment plan and test results (if applicable). Once the request for medical information has been sent, you will be mailed a letter from your disability case manager notifying you of our request. Lack of sufficient medical documentation may result in interruption of your pay and/or a denial of STD benefits.
Q: How often does my case manager follow up when information has been requested from my treating provider(s)?

A: After the initial request, if the information has not been received, the disability case manager will follow up with you and your treating provider(s) on day 7 and day 21. If the information is not received within 45 days, your claim will be denied for failure to provide proof of disability. We ask that you follow up with your physician(s) to ensure all the requested information is sent. The maximum time frame to allow for this information to be submitted is 45 days.

Q: What happens if my claim is denied?

A: Once a decision has been made to deny your claim, the disability case manager will call you to explain the reason for the claim denial and inform you how to appeal this decision. Also, a letter will be mailed to you which details why your claim was denied and will explain the appeal process.

Q: If my STD claim is denied, then will my FMLA Leave be denied?

A: Not necessarily. FMLA eligibility is different than STD Benefit eligibility. Lincoln Financial Group will determine your FMLA eligibility. Please read the “Leaves of Absence Under Family Medical Leave Act and/or the Short Term Disability Plan”, for more information.
Rhode Island
Temporary Disability Insurance (TDI)

Temporary Disability Insurance (TDI) provides benefit payments to insured RI workers for weeks of unemployment caused by a temporary disability or injury. Enacted in 1942, TDI was the first of its kind in the United States. It protects workers against wage loss resulting from a non-work related illness or injury, and is funded exclusively by Rhode Island workers.

Rhode Island employees may apply online at www.dlt.ri.gov/tdi or mail an application to TDI, P.O. Box 20100, Cranston, RI. An Employee who wishes to request an application be mailed to them, please call (401) 462-8420.

If you become ill or injured, and an examination by a Qualified Healthcare Provider indicates that you cannot work for at least 7 consecutive days, your claim should be filed as soon as possible to avoid jeopardizing or delaying your first payment. Claims must be filed within 90 days of the 1st week out of work due to illness.

Even if you are covered under Roger Williams University's sick leave benefits or the Lincoln Financial Group Short Term Disability plan, you may still file for State Disability Benefits.

Please see your employer for additional information as it pertains to your request for TDI benefits.