



## **Commonly Asked Questions When Filing a Short Term and/or Long Term Disability Claim**

### **Q. How do I start a claim for Short Term or Long-Term Disability claim with The Hartford?**

A. You can call in your claim to the Hartford telephonically at 855-691-7038, or on the portal at <https://abilityadvantage.thehartford.com>. Our Customer Service will also review the claim process and expectations with you during this call. The policy number is 681964.

If you're filing a Long-Term Disability claim only, please fill out this Disability Income Benefits [questionnaire](#) and Attending Physician Statement [form](#) and mail or fax to The Hartford so we can review and process your claim.

### **Reference videos:**

Refer to this [video](#) for more information about filing your Short-Term disability claim. Click [here](#) to learn more about filing your Long-Term Disability insurance claim.

### **Important Contacts and Telephone Numbers**

- The Hartford: 1-855-691-7038 Phone
- The Hartford: 1- 833-357-5153 Fax
- Claim Portal: <https://abilityadvantage.thehartford.com>

### **Q. How do I know who my Claim Analyst is?**

A. The Customer Service team can assist. Please contact Customer Service at 1-855-691-7038, or check on the portal at <https://abilityadvantage.thehartford.com>. You will need to create a username/password to access the site.

**Q. When should I reach out if I have not heard from The Hartford after I submitted my claim?** A. If you have not received a response from your Claim Analyst in a timely manner (usually within 10 business days for a completed claim), please contact the Customer Service at 1-855-691-7038, or through the claim portal <https://abilityadvantage.thehartford.com>. Once you have submitted a claim to The Hartford, you can create a Username/Password to access your own portal where you can upload documents, check payment status, and schedule a call with your analyst. You can schedule an appointment directly with your claims analyst if you have any questions regarding your claim. You'll schedule this under "contact us" to schedule an appointment (refer to the next "Q" for instructions on how to schedule the call).

### **Q. How do I schedule a call with my analyst?**

A. Log in to the claim portal: <https://abilityadvantage.thehartford.com> then follow the instructions [here](#) in this process flow guide.

### **Q. How do I check on the status of my Long Term Disability claim with The Hartford?**

A. You can call 855-691-7038 or check online at <https://abilityadvantage.thehartford.com>. You can also go out to this site to schedule an appointment directly with your claims analyst if you have any questions regarding your claim. You'll schedule this under "contact us" to schedule an appointment.

**Q. How else can I contact customer service at The Hartford?**

A. Navigate to The Hartford's portal, <https://abilityadvantage.thehartford.com>, then follow this [guide](#) for step-by-step instructions on using the site's chat feature- this allows you to chat directly with a representative from our Customer Service team.

**Q. How does The Hartford handle COVID-19 related Short Term Disability claims?**

A. In most instances, we will be able to review these claims without additional medical evidence, enabling prompt approvals of COVID-19 related claims where it is determined that a claimant is disabled under their STD policy. When needed, medical documentation may be required to make a decision on the claim. The Hartford will make its coverage determinations based on the specific facts and policy language associated with each claim.

**Q. What can I expect from The Hartford?**

A. The Hartford will set up your claim when you call in and let you know what is needed to proceed with the review such as medical information from your doctor. We may also contact your Employer for information. If you provide your doctor's contact information, The Hartford will request the information from them and follow up. It is ultimately your responsibility to ensure everything needed for your claim is received by The Hartford.

**Q. How do I update Hartford if I file a claim before my Date of Disability?**

A. If you file a claim prior to your date of disability (i.e. for a surgery or a pregnancy), you will need to call The Hartford to confirm your surgery or delivery date once the event occurs.

**Q. How often will I need to provide updated medical information?**

A. Based on the type of disability you have, you and your doctor may be asked to submit updated medical information. For routine disabilities like pregnancy or some types of surgeries with standard recovery durations, your claim could be approved for the expected duration you will be out of work. For other types of claims and conditions, The Hartford will need updated medical as often as weekly.

**Q. I asked the doctor's office to provide information, but my claim is still pending for medical certification. What should I do next?**

A. The Hartford will be unable to process your claim without medical documentation. It is ultimately your responsibility to ensure everything needed for your claim is received by The Hartford.

**Q. Maternity Claims: What are the expected turnaround times for a filed claim?**

A. Please note that if you initiate your maternity claim prior to your delivery date, you will not hear back from the Hartford team until you confirm your delivery date. Your claim will be open, awaiting the Delivery date. Once a Delivery Date is called into Customer Service:

\*For normal deliveries, the expected turnaround is 5 business days to process the request.

\*For other deliveries, including physician approved pre-partum time out of work, additional medical information may be required for review

**Q. Scheduled Surgeries: What are the expected turnaround times for a filed claim?**

A. It is your responsibility to ensure that your physician does provide the medical records as needed. Once the documentation has been received the expected turnaround is 5 business days to process the request.

\* Please note that if you initiate your claim prior to your surgery date, you will not hear back from the Hartford team until you confirm your surgery date. Your claim will be open, awaiting confirmation that the surgery has taken place.

**Q. Mental Health Claims: What are the expected turnaround times for a filed claim?**

A. Your claim will be referred to a Claim Analyst to begin the gathering of medical documentation from your provider(s). Your Analyst will reach out to you within 10 business days to review with you the process and any other needed documentation to have your claim reviewed.

**Q. Other major conditions: What are the expected turnaround times for a filed claim?**

A. Your claim will be referred to a Claim Analyst to begin the gathering of medical documentation from your provider(s). Your Analyst will reach out to you within 10 business days to review with you the process and any other needed documentation to have your claim reviewed.

*---Please note- this Q&A was created at the request of Bakersfield City School District based on questions received from employees and responses here are based on general questions and note that timeframes can vary depending upon specific situations.*