

BOYCE THOMPSON INSTITUTE

POLICY: New York State Statutory Disability Administration Procedures

DATE: January 4, 2005

OVERVIEW

The Boyce Thompson Institute complies with New York State Statutory Disability requirements as outlined below. This benefit integrates with Paid Time Off and Family Medical Leave.

Policy Number: LNY615937
Syracuse Office: 800-538-8439
Syracuse Fax: 315-474-1948

ELIGIBILITY

Employees who change from a job with a covered employer to BTI are eligible on their first day of employment. Full time employees (from non-covered employers) are eligible for coverage 4 weeks after their date of hire. Employees working fewer than 40 hours per week are eligible on the 25th working day after their date of hire. In general employees remain eligible for coverage through the 4th week following termination of employment.

College students are eligible for coverage; elementary and secondary students are not eligible.

FILING A CLAIM

There is a 7 day waiting period during which no benefits are paid. Employees must use earned PTO during this period. Employees become eligible for DBL benefits on the 8th day of disability.

To file a claim, a Notice and Proof of Claim for Disability Benefits form (DB-450) must be completed and submitted to Hartford Life within 30 days of the date of disability.

1. Complete the Employer's Statement on the back of Form DB-450. Make a copy for our records.
2. Give the employee the Statement of Rights and the claim form to complete Part

A - Claimant's Statement.

3. The claimant forwards the claim form to his or her attending physician to complete Part B – Health Care Provider's Statement.
4. The claimant should make a copy of the claim form and mail the original to: *The Hartford, Syracuse Benefit Management Services office, P.O. Box 4925, Syracuse, NY 13221-4925*. The claim form may also be faxed to The Hartford at 315-474-1948.

Payment of Benefits

Once the form is received, Hartford Life will evaluate the claim. If more information is needed, a Hartford Life Claim Examiner will request additional information.

Administrative Issues

Billing: For billing purposes use the number of active employees on the 15th day of the month, full and part time. Send payments to: The Hartford, P.O. Box 8500-3690, Philadelphia, PA 19178-3690.

Federal Income Tax: The Hartford will honor employee requests for withholding Federal Income tax from their disability payments.

FICA Payment: The Hartford will withhold the employee's portion of FICA from the disability check. BTI must pay the matching amount based on the Explanation of Benefits (EOB) received.

W-2's: The Hartford will issue W-2's for all disability payments.

Termination of Employment: When an employee terminates, BTI must provide employer and insurer information to the employee.