

Optional Short Term Disability

Frequently asked questions

How do I begin receiving my benefits?

Fill out and submit the following forms to MESSA:

- » Member Report for Short and Long Term Disability Income Benefits
- » Provider Report for Disability Benefits
- » Employer Statement for Short and Long Term Disability Income Benefits

You can find the forms at messa.org/forms or you can call the MESSA Disability Department at 800-247-6951 for assistance.

After you submit the forms, we may need additional medical documentation to evaluate your claim to determine if benefits can begin.

Once I have finished my waiting period, will I receive benefits from the time my disability began?

No, you will not receive disability benefits for the waiting period.

Can I freeze my sick time and/or vacation time under my STD policy?

Yes, if your employer allows you to freeze your sick time. Verification is required because any pay you receive from your employer during your claim period is subtracted from your disability benefit.

Can I collect Short Term Disability and Long Term Disability at the same time?

Yes, but you will not receive full disability benefits from both policies. The income you receive from your Short Term Disability policy is subtracted from the income you are eligible to receive from your Long Term Disability policy.

Why does MESSA subtract other income I receive, such as Social Security Disability benefits?

Your disability insurance is an income protection policy.

It's not designed to provide you with an income that is higher than what you would receive if you were working. Therefore, the policy is required to reduce the benefit by the amount of other income. This also helps keep STD insurance costs down.

How long can I receive Short Term Disability payments?

While you remain disabled, you can receive Short Term Disability benefits for up to 52 weeks after the waiting period ends.

Does MESSA pay disability benefits for pregnancy?

Yes, pregnancy is covered the same as any other disability. Pre-existing conditions do apply.

MESSA Optional STD has a pre-existing clause. What does this mean?

If you were treated for an injury, sickness or related medical condition three months before the date you became insured for Short Term Disability, or the date you increased your weekly benefit, you would not be eligible to receive STD benefits or the increased weekly benefit amount if you become disabled for that condition, unless you have met one of the following:

- » You have not received treatment, including prescription medications, for your disabling condition or related medical conditions for three consecutive months. The three-month period must end on or after the effective date of your coverage.
- » You have not missed any work time, including sick time, due to the disabling condition for six months since the effective date of coverage or the increase in your weekly benefit.
- » Your STD policy or increased benefit amount has been in effect for 12 months in a row.

Call the MESSA Disability Department at 800-247-6951 for a detailed explanation.

Why do I need to send MESSA additional information when my doctor has already told you I cannot return to work?

MESSA uses established, standard guidelines for normal recovery periods. When a disability lasts longer than these guidelines, our medical consultants review the medical documentation from your physician. The medical consultants verify that the medical documentation supports the disability and you need the extra recovery time your doctor recommends.

What happens when MESSA does not receive medical documentation to support my disability?

If MESSA does not receive the necessary medical documentation to support your disability, your benefits may not start, may be interrupted or may stop.

If I work for a school district and I pay for my STD year round, why aren't benefits paid during the summer break?

Your STD insurance is an income protection policy — it protects you from loss of income during the time you would normally be working and receiving income from your employer.

My disability began during my school's summer break when I do not work. I know I won't be able to return to work when school begins. What should I do to begin receiving benefits?

First, notify your employer so they can complete an Employer Statement of Disability form. After the form is completed, your employer will send it to the MESSA Disability Department. Next, fill out and submit to MESSA the Member Report for STD and LTD Income Benefits form and the Provider Report for Disability Benefits form.

You can find them at messa.org/forms or contact the MESSA Disability Department to request them.

Once we receive the completed forms, we will evaluate your claim to determine if disability benefits can begin. If you are eligible for disability benefits, your waiting period will begin as of the first day of school for your position.

My disability started during the school year, and is continuing into the summer break. I do not work during the summer. I will not be able to return to work when the school year begins. What should I do to begin receiving benefits at the start of the school year?

Contact MESSA Disability to request a Provider Report for Disability Benefits form or download it at messa.org/forms. Once we receive the completed form, we can evaluate your claim to determine if you are eligible for continued disability benefits.

If I have already received STD and I go back to work but just cannot make it, do I have to satisfy another waiting period before I receive benefits again?

Provided your employer maintains MESSA insurance, you do not have to satisfy another waiting period if:

- » Your condition now is the same as or is related to your previous disability; and
- » It has not been more than six months from the last day you were considered disabled.

Your 52 weeks of benefits resume on the first day you miss work and you have been treated by a legally qualified physician who is verifying your disability through supportive medical documentation.

If these conditions are not met, you will have to satisfy a new waiting period.