Disability Insurance Program - Quick Reference Chart

For State Agency, School District, Charter School, DTCC and DSU Human Resource, Benefit and Payroll Representatives with DIP and/or RTW Administrative or Paying Responsibilities (Designated DIP/RTW Representatives)

Question	Answer	Location/Contact Information
Where can I find the policies currently in force and in practice with respect to DIP/RTW?	DIP Rules and Regulations	SBO Website: https://dhr.delaware.gov/benefits/disability/documents/rules-regulations.pdf
Who do I contact if I? Have SBO contact list changes/updates Need THAA access granted/removed Experience THAA login challenges	SBO Benefits Help Desk	Email: benefits@delaware.gov Note: Before adding/removing DIP/RTW Reps on SBO's contact list and granting/removing THAA access, SBO outreaches and confirms with organization HR and Payroll Leads
Where can I find helpful resources, including plan highlights, online courses, plan booklets and frequently asked questions on DIP/RTW, for me and my employees?	SBO's DIP Page	SBO Website: https://dhr.delaware.gov/benefits/disability/index.shtml
Where can I find information on important processes and my responsibilities as a designated DIP/RTW Representative?	Human Resources DIP Checklist and DIP/RTW Policies and Procedures	SBO Website: https://dhr.delaware.gov/benefits/disability/hr-use-only.shtml State of Delaware - Secure Benefit Representative Website: https://reps.dhr.delaware.gov/benrep/procedures/index.shtml
What is the username and password for the State of Delaware Secure Benefit Representative Website?	User ID: reps Password: BEN@hrm*122	State of Delaware - Secure Benefit Representative Website: https://reps.dhr.delaware.gov/
Where can I find the required steps that I must follow if my employees are going to be out of work due to an accident, illness or pregnancy for more than 30 calendar days?	Human Resources DIP Checklist	SBO Website: https://dhr.delaware.gov/benefits/disability/hr-use-only.shtml State of Delaware - Secure Benefit Representative Website: https://reps.dhr.delaware.gov/benrep/dip.shtml
What is the required document that I must provide to all employees by the 5 th calendar day of their absence from work?	STD Form Letter, Employee Acknowledgement and Claim Filing Checklist	SBO Website: https://dhr.delaware.gov/benefits/disability/hr-use-only.shtml State of Delaware - Secure Benefit Representative Website: https://reps.dhr.delaware.gov/benrep/dip.shtml
What is the required document that I must provide to employees who have not returned to work by the 20 th week of their STD benefit period?	Long Term Disability (LTD) Form Letter and Packet Information	SBO Website: https://dhr.delaware.gov/benefits/disability/hr-use-only.shtml State of Delaware - Secure Benefit Representative Website: https://reps.dhr.delaware.gov/benrep/dip.shtml

Key Terms and Acronyms:

- Disability Insurance Program (DIP)
- Short Term Disability (STD)
- Long Term Disability (LTD)
- Return to Work (RTW)
- The Hartford Ability Advantage (THAA)





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Where can I find the process employees must follow if they wish to appeal their STD claim decision?	STD Claim Appeals Process document	SBO Website: https://dhr.delaware.gov/benefits/disability/documents/std-appeals-process.pdf
Where can I find the process employees must follow if they wish to appeal their LTD claim decision?	LTD Claim Appeals Process document	SBO Website: https://dhr.delaware.gov/benefits/disability/documents/ltd-appeals-process.pdf
Who can I contact (or direct employees to) for assistance with returning to work from STD and LTD?	SBO's Return to Work Coordinator	Phone: (302) 760-7069 Email: returntowork@delaware.gov
Where can I find the process for reporting return to work, rehire, and work status changes of employees from STD or LTD, and the Return to Work/Rehire from Disability Form?	Follow the Procedure DIPRTW-002	State of Delaware - Secure Benefit Representative Website: https://reps.dhr.delaware.gov/benrep/procedures/index.shtml
What is the administrative platform where I can view employee STD and LTD claims data, complete the Eligibility to Verify and access/run reports?	The Hartford Ability Advantage (THAA)	THAA Website: https://abilityadvantage.thehartford.com
What am I required to do if I receive an email from the Hartford about Eligibility to Verify, Daily Change Activity or ATP with Calc Reports being available in THAA?	 Follow the DIP Procedures for processing: Eligibility to Verify (DIP-002) Daily Change Activity Report (DIP-011) ATP with Calc Report (DIP-012) 	State of Delaware - Secure Benefit Representative Website: https://reps.dhr.delaware.gov/benrep/procedures/index.shtml
 Who do I contact if I have questions or experience issues with? Navigating THAA Using widgets in THAA to change/revise the frequency of reports Running/accessing employee data and reports within THAA 	First, review the THAA Employer Reports User Guide for information and helpful tips. If you have further questions or continue to experience issues after reviewing this document, email the Hartford's Dedicated IT Mailbox.	THAA Employer Reports User Guide – State of Delaware - Secure Benefit Representative Website: https://reps.dhr.delaware.gov/benrep/dip.shtml Hartford's Dedicated IT Mailbox: DIPTHAAIT@thehartford.com
Who do I contact if I have questions or issues with employee STD and LTD claims?	Log into THAA and schedule a meeting with the employee's analyst or email the Hartford's Dedicated Mailbox	THAA Website: https://abilityadvantage.thehartford.com Hartford's Dedicated Assistance Mailbox: DIPAssist@thehartford.com

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Where should I send questions and	Joint mailbox between SBO and the Insurance	Email: WCPIPSTD_OVERPYMTS@delaware.gov
information related to STD overpayments?	Coverage Office (ICO)	
Where can my employees view their disability	Hartford's Website	Hartford Website:
claim status and information?		https://abilityadvantage.thehartford.com (For disability claims filed on or after
		November 2, 2020)
Where should I direct my employees if they	Hartford's Claim Unit	Hartford's Claim Unit Phone Number: 1-877-484-9731
have questions about their disability claim?	(Another great resource to direct employees	SBO Website:
	to are the DIP/RTW Frequently Asked	https://dhr.delaware.gov/benefits/disability/faq.shtml
	Questions located on the SBO website)	

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