



## DISABILITY INSURANCE PROGRAM (DIP) LONG TERM DISABILITY (LTD) CLAIM APPEALS PROCESS

### INITIAL CLAIM FILING OR REQUEST FOR BENEFIT EXTENSION

1. Employee files initial LTD claim or a request for an extension of LTD benefits with The Hartford.
2. The Hartford reviews the claim and approves or denies the request for LTD benefits or the request for an extension of LTD benefits.
3. **IF LTD benefits are DENIED OR TERMINATED**, The Hartford provides the employee with specific reason(s) for the denial or termination of benefits, making specific references to LTD policy provisions on which the denial or termination is based, in writing by regular U.S. mail or electronically (if the employee signed up to receive communications electronically from The Hartford). LTD claims that were never in an approved status are considered “denied” claims. LTD claims that were approved for a period of time and then stopped or ended by The Hartford are considered “terminated” claims.

### **APPEAL – ADMINISTERED BY THE HARTFORD**

4. **IF THE EMPLOYEE DISAGREES WITH THE HARTFORD’S DETERMINATION**, the employee may file an appeal with The Hartford within 180 days of the postmark date of the notice to deny or terminate benefits from The Hartford. The written appeal should be mailed or faxed to the following address:

The Hartford Group Benefit Appeals  
P.O. Box 14868  
Lexington, KY 40512  
Tel: (877) 484-9731/ Fax: (833) 357-5152

#### **The written request must include:**

- The employee’s name and ID number
  - The “State of Delaware” as the name of the program sponsor
  - The employee’s disability claim number, and
  - Any new information that was not previously submitted to The Hartford. This could mean medical records, test results, or other documentation that supports why the employee is unable to perform the essential duties of their occupation.
5. Within 45 days of receiving the written appeal, The Hartford will approve, extend, or deny LTD benefits. If the appeal review requires an extension of time, The Hartford will make their decision no more than 90 days from the date the appeal is received. The appeal determination will include specific references to LTD policy provisions on which the decision is based and will be communicated to the employee via regular U.S. mail or electronically (if the employee signed up to receive communications electronically from The Hartford).