

Short Term Disability (STD) Employee Guide

This guide provides step-by-step instructions to help you file a Short Term Disability (STD) claim and understand what to expect throughout the process. Your STD claim is approved by The Hartford.

STD provides partial income replacement when you are unable to work due to a non-work related injury or illness. If you are unable to work after 8 consecutive days, including weekends, you will need to apply for STD.

When to File a Claim

Please reach out to benefits@rider.edu to file your claim as soon as possible:

- **Planned leave:** You can file up to **30 days before your expected leave start date.**
- **Unplanned leave:** File **as soon as you are unable to work.**

How to File a claim with The Hartford

You can submit your claim via phone. Call the Hartford Disability Claims center at 1-888-277-4767. A claim representative will guide you through the process.

When calling, please have the following ready:

- Your personal information, including banking as your weekly benefit is automatically deposited
- Group and policy reference: Independent Colleges & Universities of New Jersey – Rider EE Group #34, Policy # 100938
- Your last day worked and first day absent
- Medical provider information

What Happens After You File?

Hartford will reach out to your provider then send you an acknowledgement letter.

During Your Leave

The following will apply while you are on STD leave:

- Payroll will adjust your pay based on STD benefits received.
- Benefit deductions may continue and will be coordinated by us with Payroll while you are on leave.

Additionally, please keep the following in mind:

- Stay in contact with us regarding your leave status.
- Respond promptly to any requests from The Hartford.
- Notify us of your expected return to work date when it becomes available.

Return to Work

You may return to work once you are medically cleared by your provider. Depending on your role, we may require a Return to Work certification prior to your return.

Need Help

If you have questions at any point during the process, please do not hesitate to reach out:

Rider Benefits Team: Enikah Miller / Vaishali Sharma – benefits@rider.edu

The Hartford Claims Support: 1-888-277-4767



Disability with confidence.

How to file a claim.

The Hartford makes it easy to file a claim.

Step 1: Know when it's time to file a claim.

If you're absent from work, we can advise you on when to file a claim or request a leave. If your absence is scheduled, such as an upcoming hospital stay, call us 30 days prior to your last day of work. If unscheduled, please call us as soon as possible.

Independent Colleges &
Universities of New
Jersey-Rider University EE
Group #34

Policy Number: 100938

Your Disability is managed by
The Hartford.

Step 2: Have this information ready.

Name, address and other key identification information

Last full day of active work

Your manager's or HR representative's name and phone number.

The nature of your claim

Your treating physician's name, address, phone and fax numbers

Step 3: Make the call or file online.

With your information handy, call The Hartford at 1-888-277-4767.

Or file online at WWW.THEHARTFORD.COM/MYBENEFITS.

You'll be assisted by a caring professional who'll take your information, answer your questions and file your claim.

To file a claim

1-888-277-4767

M-F, 8am-8pm, ET

Policy Number: 100938



Or file online at
WWW.THEHARTFORD.COM/MYBENEFITS

If you're absent from work, we can advise you on when to file a claim. If your absence is scheduled, such as an upcoming hospital stay, call us 30 days prior to your last day of work. If unscheduled, please call us as soon as possible.

How to file a claim.

Get supportive assistance.

Even after your claim has been filed, we may be in touch to check your progress, answer questions or get more information from you. Our goal is to offer a smooth and hassle-free experience until you return to work. Feel free to also contact us with anything that's on your mind. We're here to help.

Relax and stay positive.

You can feel confident in our knowledge, experience and understanding of what you're going through. We're with you all the way, so you can receive the benefits you qualify for and get back to your life.



Quick facts.

Our goal is to help get you through your time away from work with dignity and assist you in any way we can. Keep the card below in a safe place for future use. We'll be there when you need us.



For more information, please contact The Hartford's toll-free number **1-888-277-4767**



When you call, The Hartford will ask you for:

- Your name, address and other key identification information
- The name of your department and last full day of active work
- Your manager's or HR representative's name and phone
- The nature of your request I claim
- Your treating physician's name, address, and phone and fax numbers

The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com.

All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. © 2025 The Hartford Disability Form Series includes GBD-1000 A (10/08), GBD-1200 (10/08), or state equivalent. 26-GB-3778000-EM 02-26