

Short Term Disability at a Glance



INFORMATION NEEDED FOR APPROVAL

To help the approval process of your STD claim your submittal should include the following:

1. Current Symptoms
2. Other medical conditions that may affect your recovery period
3. Any existing abnormalities
4. Results from physical examinations
5. Observations made by your doctor during office visits and/or therapy sessions
6. Findings from a mental-status examination including clinical presentation & interaction
7. Diagnostic tests and their results (for example lab results, X-rays and MRI's)
8. A treatment plan
9. Any prescribed medications and how you're responding to them
10. Complications, if any
11. Level of functionality (restrictions and limitations)
12. Documentation that supports the leave of absence. (your doctor needs to be as DETAILED as possible with this information.)
13. Description of how your illness or injury has affected your ability to function on the job as well as your daily activities

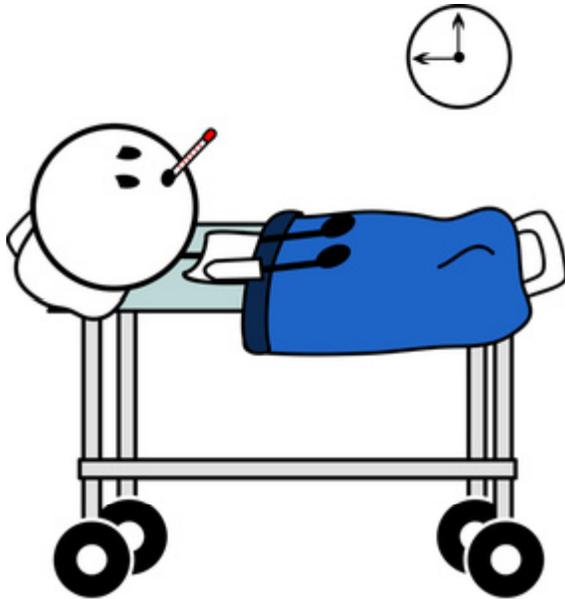
PLEASE REMEMBER THIS INFORMATION WILL HELP GET YOUR CLAIM APPROVED, SO BE AS DETAILED AS POSSIBLE

- Leave of absence administered by the state after you have been out of work (7) consecutive calendar days.
- You must have completed at least (6) months net credit service (meaning you have worked for the company at least 6 months)
- To qualify for STD Benefits you must be absent from work unable to perform your job due to illness (including pregnancy) or injury for more than 7 days after the approved date of disability.

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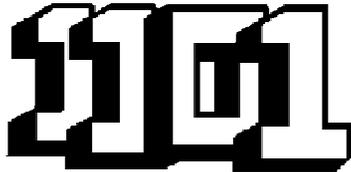
NOT ALL CONDITIONS WILL QUALIFY UNDER STD, BUT MAY QUALIFY UNDER DIFFERENT LEAVE OPTIONS



The following conditions will not qualify for STD as the recovery time is generally less than 7 days

- Abortion
- Acute Hemorrhoids
- Breast biopsy (benign)
- Dilation and curettage (D&C)
- Dizziness
- Fatigue
- Flu/Cold
- Gum Surgery (periodontal)
- Headaches/ Migraines
- Kidney Stones
- Laparoscopic abdominal surgery, including appendectomy, gall bladder removal,
- Tubal ligation, pelvic adhesions, laparoscopic hernia repair
- Miscarriage
- Normal pregnancy before delivery
- Sore throat
- Stomach Flu
- TMJ syndrome
- Tooth extractions
- Vasectomy

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Contact info

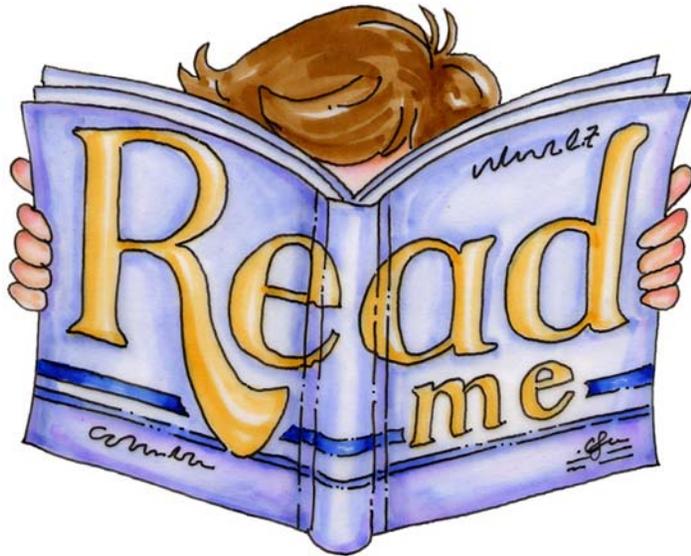
IDSC 877.722.1787

Disability

NJ 609 292 6135

NY 800 842 1718

Any questions or concerns contact: CWA Local 1101 AT&T Mobility HealthCare Liaison: 212.633.2666



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EMPLOYEE RESPONSIBILITIES

- YOU MUST FILE DISABILITY CLAIMS WITH THE IDSC
- PROVIDE CREDIBLE, OBJECTIVE MEDICAL EVIDENCE WHENEVER REQUESTED
- YOU SHOULD FILE A CLAIM AS SOON AS YOU KNOW YOU WILL BE DISABLED MORE THAN (7) CONSECUTIVE CALENDAR DAYS BUT NOT MORE THAN 30 DAYS PRIOR TO DISABILITY

FREQUENTLY ASKED QUESTIONS

Q: How does FMLA work with STD benefits?

A: FMLA will run simultaneously with your approved STD benefits as long as you are **eligible and have FMLA time available.**

Q: What happens if my claim is denied?

A: You should contact the IDSC to appeal the denial.

Q: What happens if your claim is approved?

A: remain under doctors care

Be available for contact by the IDSC staff and provide additional information when asked

Have a medical or psychological evaluation if requested by the IDSC

Not working any other jobs

Not attending school

FAILURE TO COMPLY WILL GET YOUR CLAIM DENIED

Q: What happens to my health and life insurance benefits while out on leave?

A: they will not be affected as long as you continue to pay your contributions. These contributions will automatically be deducted from your disability payments

Q: Do I have to call the IDSC when I'm released by my dr to return to work?

A: YES when your are released to work contact the IDSC and your supervisor

Q: What happens if I am returned to work with driving restrictions?

A: Transportation is the responsibility of the employee.