

MESSA Optional Short Term Disability (STD)

Commonly asked questions

● How do I start collecting benefits?

Go to the MESSA website (www.messa.org) or call the MESSA Disability office at 800.247.6951 to obtain the necessary forms. MESSA Disability needs the following forms completed in their entirety:

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

Once we receive all of these completed forms, we may require additional medical documentation to evaluate your claim to determine if disability benefits can begin.

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

No, you will not be paid disability benefits for your waiting period.

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

Yes, if your school district allows you to freeze your sick time. We require verification of this because any pay you receive at any time during your claim from your employer 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 (like Social Security Disability benefits) when I pay for this policy myself?

Your disability insurance is income protection policy. It is not intended to provide you income that is greater than what you would receive if you were working. Therefore, the policy includes a provision to reduce the benefit by the amount of other income. This also keeps the cost of STD insurance affordable.

● How long is Short Term Disability payable?

STD benefits are payable while you remain disabled up to a period of 52 weeks after the waiting period is exhausted.

● Does MESSA pay disability benefits for pregnancy?

Yes, pregnancy is covered the same as any other disability.

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

If you were treated for an injury or 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:

1. You have not received treatment including prescription medications, for your disabling condition or related medical conditions for three consecutive months, with that three month period ending on or after the effective date of your coverage.

Call your MESSA Disability Benefit Analyst for a detailed explanation about this.

2. You had no loss of time from active employment* for the disabling condition for six months since your effective date of coverage, or the increase in your weekly benefit.

*You have not missed any work time, i.e. sick time.

3. Your STD policy or increased benefit amount has been in effect for 12 months in a row.

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 are verifying that the medical documentation supports disability and you need the extra recovery time your doctor is recommending.

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

Your benefits may not start or may be interrupted or stopped if we do not receive objective medical documentation to support your disability.

If I pay for my STD year round, why aren't benefits paid during the summer vacation period?

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 school employer.

My disability began during my school's summer vacation period; I do not work during the summer vacation period. I know I am not going to be able to return to work this fall. What do I do for my STD benefits to begin?

First, notify your employer so they can complete an Employer Statement of Disability form. Upon completion, your employer will send that form to MESSA Disability. Next, contact the MESSA Disability office to request the Member and Physician Report forms, or go to the MESSA website (www.messa.org).

Once we receive all of these 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 is continuing during my school's summer vacation period; I do not work during the summer vacation period. I know that I am not going to be able to return to work in the fall. What do I need to do for my Short Term Disability benefits to begin at the start of the school year?

Contact the MESSA Disability office to request a Physician Report form for Disability Benefits. Or, you may obtain the form from MESSA.org. 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:

- 1) your condition now is the same as or is related to your previous disability;
- 2) 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.

