



Benefits | Disability FAQ's

1. Is there a limit on applying for short-term disability?

Yes, there is a time limit. You must file your claim with the UNUM within 30 calendar days of your last day worked due to the disability. Failure to file your claim within the 30 days will result in ineligibility to receive this benefit (**Merit Rule 22.2.3.4**).

The sooner you file the claim the better, it does take the UNUM time to reach out to your physician, review your claim and make a determination.

2. Do I have to tell my department why I am going on short-term disability?

No, you do **not** have to share any personal information regarding your short-term disability claim with anyone at Oakland County. However, it is your responsibility to keep the UNUM updated with any information they require. It is also your responsibility to keep your department updated on the status of your claim.

3. Do I need to file a short-term disability claim if I am going on Parental Leave?

If you are giving birth, you will need to file a short-term disability claim when going on parental leave. First you will be on a short-term disability leave of absence for six weeks, receiving 60% of your pay from the UNUM. Then you will transition to parental leave for another 6 weeks receiving 100% of your pay from Oakland County. You will start your claim with the UNUM using your estimated delivery date. Once baby has arrived you will notify the UNUM and your department.

4. Do I need to fill out FMLA paperwork if I have a leave of absence on short-term disability?

Yes, if you qualify for FMLA you will need to fill out FMLA paperwork when you have a leave of absence on short-term disability.

FMLA forms can be found on the [Telegraph](#)

For FMLA questions, contact Dawn Milmine: milmined@oakgov.com or 248-858-5118

5. Am I required to submit tax forms to Unum?

You are not required to have State or Federal taxes taken out of your disability payments. The UNUM will send you an income tax form at the end of the year.

If you choose to have taxes withheld, complete the tax forms and fax them to the UNUM.

UNUM Fax: 1-800-447-2498

- [MI-W4 Tax Form](#)
- [2024 W-4S Tax Form](#)

6. Am I required to supplement while on disability?

While you are on disability, you are still responsible for any existing biweekly healthcare contributions as these benefit elections will continue while you are on short-term disability. **It is *recommended but not required* that you use your leave banks to supplement your disability payments** while you are off to reduce your contributions that are unpaid during disability.

Any unpaid healthcare contributions from the time of your short-term disability will be taken out of your County paycheck(s) immediately upon your return to work (**Merit Rule 22.2.3.8**).

7. Where can I find the Merit Rules?

The Merit Rules can be found on the *Telegraph* under the *Employee Center* drop down.

[Merit Rules & Policies](#)

8. Where can I find information about The Hartford?

All disability claims filed in 2022 or before will continue to be handled by The Hartford.

The Hartford Contact Information

Policy Number: 402334

1-800-549-6514

www.thehartford.com/mybenefits

Plan Documents

- [Class 1](#) - All full-time employees excluding Elected Officials, Plan B, Part-time (eligible and non-eligible) Employees, Non-County Employees Appointed for a specific term in Office to a Board or Commission
- [Class 2](#) - All Full-time Active Appointees of the County Executive
- [Class 3](#) - All Part-time Active Employees excluding Elected Officials, Plan B Employees, Part-time Non-Eligible Employees and Non-County Employees Appointed for a specific term in Office to a Board or Commission
- [Class 4](#) - All Full-time and Part-time Eligible Active Employees who are covered under the Plan B
- [Long Term Disability](#) - All Full-time Active Employees excluding Elected Officials, Plan B, Part-time (Eligible and Non-Eligible) and Non-County Employees Appointed for a Specific Term in Office to a Board of Commission
- [Long Term Disability Fringe Benefits](#)

9. Disability Contacts

UNUM - 1-888-673-9940

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