

## **FREQUENTLY ASKED QUESTIONS CONCERNING SHORT-TERM DISABILITY (STD)**

**Q: When am I eligible for STD?**

A: Your STD coverage begins on the first day of the month after you become an eligible employee. If you are not actively at work on that day, your STD program coverage begins the day you return to active work.

**Q: When do I apply for STD?**

A: As soon as you know that you will be absent from work for more than 7 calendar days or when you are admitted to the hospital.

**Q: How do I apply for STD?**

A: First you need to notify your Supervisor and your local Human Resources Department. The process for applying for STD is outlined in the MetLife brochure included in this mailing.

**Q: Do I have to personally apply for STD?**

A: Yes, it is your responsibility to contact MetLife and apply for STD. If you are unable to call MetLife, a member of your family can do this. Remember, your Supervisor and local HR Department also need to be notified.

**Q: How do I know I am approved for STD?**

A: After you have applied for STD, you will receive a letter from MetLife stating that they have approved or denied your STD claim. Your MetLife letter will contain the time-frame your STD has been approved through.

**Q: What happens if I am not able to return to work by the approved-through date stated in my MetLife approval letter?**

A: Your MetLife approval letter will tell you that if you are not able to return to work by the approved-through date in their letter, **you will need to have your doctor or other health care provider submit additional medical documentation to them to support additional time off.** If you do not provide the required documentation prior to your approved-through date, your claim will be pended and no further STD payments will be made. Once that documentation is received and reviewed by MetLife, and the documentation supports continued STD, MetLife will extend your approved-through date and send you an updated letter. At that time, your STD payments will resume through the new approved-through date.

**Q: How long will it take for MetLife to approve my STD?**

A: That depends on how long it takes your doctor's office to submit the **required medical documentation to MetLife to support your disability.**

**Q: When will my STD payments start?**

A: MetLife sends daily reports of received, approved, and denied STD claims to Dresser-Rand. All approvals are sent to payroll on a per pay period basis – weekly, bi-weekly, semi-monthly – depending on your particular pay cycle. Once your approval is reported to Dresser-Rand by MetLife, your payments will begin with the next pay cycle.

**Q: How much will my STD payments be?**

A: The first 12 weeks of your STD will be paid at 100% of your base salary.  
The next 14 weeks of your STD will be paid at 60% of your base salary.

**Q: What if my STD claim was denied?**

A: If your STD claim was denied, your case manager will contact you to explain why your claim was denied. They will also send you a letter stating the reason for the denial and explain the appeal process.

**Q: How do I pay for my benefits while on STD?**

A: Since Dresser-Rand's Payroll Department issues your STD payments, your benefit premiums will be deducted from your STD benefit check.

**Q: I haven't received any STD payment – why?**

A: Until MetLife has received, reviewed, and approved all medical documentation submitted by your health care provider to support your STD, no benefit payment can be made.

**Q: How long can I stay on STD?**

A: The Dresser-Rand STD Program allows for up to 26 weeks of STD benefits.

**Q: What do I need to do to be able to return to work?**

A: Your doctor must provide a written release or medical capabilities form for you to return to work without restrictions. **This release needs to be presented to your Supervisor and your local HR Department at least one day prior to your return to work.** A copy of this release must also be sent to HR Shared Services/Benefits. Finally, MetLife needs to be advised of your RTW.

**Q: What happens if I exhaust my STD benefits?**

A: You may be eligible to transition to Long-Term Disability. MetLife will work with you and your doctor during this process.

**Q: Who is my first point of contact for questions about my STD?**

A: You should always contact MetLife first concerning any questions you have on your STD claim. Call 1-866-729-9201 and ask to be transferred to your case manager.

**For further details on Dresser-Rand Short-Term Disability and Long-Term Disability plans, please refer to the *BenefitsPlus* Life and Income Protection Benefits Summary Plan Descriptions posted on the DRNet or by accessing [www.dresser-rand.com/benefits](http://www.dresser-rand.com/benefits).**

Note: Employees on Worker's Compensation are required to self-pay their benefits through Empyrean's Benefit Billing Service.