

## Instructions for Filing an Aetna Short Term Income Protection (STIP) Claim

To file a claim, call Aetna at 1-866-326-1380.

- An intake representative will confirm your eligibility and start your claim.
- Be prepared to give your supervisor's name and telephone number so that Aetna can call to verify your last day on payroll.

Talk with your supervisor or departmental timekeeper about:

- **The date you want to go on Leave Without Pay (LWOP)** in order to receive a STIP benefit. Remember, you cannot receive both County pay (such as sick or annual leave) at the same time you receive STIP benefits.
- **How you want your time reported during your benefit waiting period** (14, 28 or 42-days). For example, do you want to use Personal Sick Leave during your benefit waiting period? Do you want to use a combination of leaves, such as Personal Sick Leave and Annual Leave? Please prepare your timecards in Oracle or coordinate with your supervisor if you will be unable to submit your timecard while you are unable to work.

**Be aware of how LWOP affects your other employee benefits.** This is very important if you must go on LWOP or are considering choosing LWOP in order to receive your STIP benefits.

- Carefully review the Income Protection Fact Sheet:  
[http://employees.henrico.us/pdfs/benefits/ip/ip\\_factsheet.pdf](http://employees.henrico.us/pdfs/benefits/ip/ip_factsheet.pdf)
- Call the HR Benefits Division at 501-7371 for details about how LWOP would affect you.
- You decide what will work best for you. For example:
  - If you have sufficient leave balances, you may choose to continue receiving full County pay (using your leave balances) even after you have satisfied your STIP benefit waiting period – instead of filing a STIP claim. County leave provides 100% of pay and continuation of County benefits through payroll deductions and continuous leave accrual and VRS service credit.
  - OR, you may choose to use your leave balances to satisfy your benefit waiting period and then receive your STIP benefit.
  - OR, you may choose to use LWOP to satisfy your benefit waiting period and preserve your sick and annual leave balances.

**You must apply for Family Medical Leave Act leave (FMLA).** If approved, FMLA provides up to 13 weeks of job protection while you are unable to work. FMLA information and forms are available at <http://employees.henrico.us/info/fmla/>.

Sick, annual or other leave usage runs concurrently with FMLA job protection.

- If you are approved for FMLA leave and are also on LWOP, then during your FMLA leave the County will continue to pay the County portion for health care.