



Frequently Asked Questions About Filing a Short Term Disability Claim

The following questions and answers will help you file a Disability Claim with Standard Insurance Company should you become disabled.

When should I report a Disability Claim?

Report a claim as soon as you believe your absence from work may extend beyond the Benefit Waiting Period you choose when you elected coverage (7, 14, 30 or 60 days). You may report a claim up to 60 days in advance of a planned disability absence, such as childbirth or a scheduled surgery.

Do I need to exhaust my sick leave, vacation pay and/or donated leave before I can file a claim?

No, you do not need to exhaust any leave before filing a claim. You should file your claim as soon as you believe that your absence from work may extend beyond the Benefit Waiting Period.

Can I receive sick leave, vacation pay and/or donated leave while receiving Short Term Disability (STD) benefits?

Yes, you can receive other income from your employer while disabled and receiving your STD benefit. However, the amount of sick and/or donated leave you receive from your employer combined with the amount of your STD benefit cannot exceed 100% of your predisability salary (note: receipt of vacation pay will not affect your STD benefit). For example:

- Your predisability salary is \$750 per week
- You STD benefits is \$525 per week (70% of \$750)
- You can receive up to \$225 in sick and/or donated leave without reduction to your STD benefit

\$525 STD benefit

\$225 Sick and/or donated leave

\$750 Combined income, which equals 100% of your predisability salary

- If you choose to receive 100% of your sick and/or donated leave while receiving STD benefits you will only receive the minimum benefit from STD (\$15 per week).

Can I delay payment of my STD claim until after I have exhausted my sick and/or donated leave?

No, the date STD benefits become payable is based on your date of disability. If you choose to receive your sick and/or donated leave before filing your STD claim your STD benefits will still become payable retroactively and any income including sick and/or donated pay that you received will be deducted from your STD benefit accordingly.

How do I initiate the Disability Claim process?

Please contact your Payroll/HR Technician to report a claim. Upon notification, the Payroll/HR Technician will send you a Short Term Disability claim packet. This packet will contain an Employee's Statement, Attending Physician's Statement, and an Authorization to Obtain Information. Please read the instruction sheet completely, before completing your portions of the Disability Benefits application. In addition to your portion of the packet, your Payroll/HR Technician will complete the employer's statement and return it directly to The Standard.

Where do I send the completed forms?

Completed forms may be mailed to:

Standard Insurance Company
Employee Benefits Department
Consolidated Disability Benefits, C8D
P.O. Box 2800
Portland, OR 97204

Or if you prefer, you may fax completed forms to The Standard. Our toll-free Fax number is 800.378.6053.

How long does it normally take to make a claim decision?

Once The Standard receives a completed Disability Benefits claim application, including your employer's information, it will take approximately one week to make a claim decision. If we have not made a decision within one week, you will be notified with details.

If my claim for Disability Benefits is approved, when will I receive my first check?

Before Disability Benefits become payable, you must serve a benefit waiting period (period of time you must be disabled before benefits become payable). No benefits are payable during the benefit waiting period. The benefit waiting period for STD benefits is 7, 14, 30 or 60 calendar days depending on the option you chose when you enrolled in the coverage.

STD benefit payments are paid in arrears on a weekly basis. In most cases, STD checks are mailed on Wednesday of each week. STD benefit payments that are payable for retroactive claims will be mailed following claim approval. STD checks will be mailed directly to the address provided on your Employee's Statement.

It is not necessary to file a separate claim for Long Term Disability unless you did not file an STD claim with The Standard.

LTD benefit payments become payable following a 180 day benefit waiting period. LTD benefits are also paid in arrears. These benefits, however, are paid on a monthly basis, which is determined by your date of disability.

Whom should I call with questions about my claim?

For general questions about your claim, please call The Standard's toll-free Disability Benefits number, 800.368.2859. A knowledgeable customer service examiner will be happy to assist you.