

Frequently Asked Questions About Filing a Short Term Disability Claim



The following questions and answers will help you file a claim by telephone with Standard Insurance Company (The Standard) should you become disabled. The steps outlined below will enable you to access our efficient claims services quickly and easily.

When should I report a Short Term Disability (STD) claim?

Report a claim as soon as you believe your absence from work may extend beyond over seven calendar days. You may report a claim up to four weeks in advance of a planned disability absence, such as childbirth or scheduled surgery.

What number to I call to initiate the claim process?

Please call The Standard's Disability Claim Reporting Service at 800-378-2395 to report a claim.

What are the hours of operation for the Disability Claim Reporting Service?

The Standard's claim intake specialists are available Monday through Friday between 9:00 a.m. to 8:00 p.m., Eastern Time. If you call outside these hours, you may leave a detailed voicemail message, including your name and phone number and a claim intake specialist will call you the following business day during business hours. Please identify yourself as an employee of the City of New Haven.

When I call to report my claim, what questions will I be asked?

You will be asked to provide the following information:

- Employer: City of New Haven
- Group Policy Number: 647899
- Name and Social Security Number
- Last day at work
- Nature of claim/Medical information
- Physician information (name, address, phone and fax number)* **

** Within one business day of filing a claim, The Standard will fax an Attending Physician's Statement (APS) to your doctor for completion. The Standard will make up to three follow-up attempts to obtain a completed APS from your doctor. Although The Standard will be following up with your doctor, we encourage you to contact your doctor and ask their assistance in completing the APS on your behalf. You will be responsible for providing any necessary authorizations to your doctor to release this information to us.*

*** For Anticipatory claims, the APS and Employer Notification will be sent on your last reported day of work.*

Who is responsible for notifying the City of New Haven of my absence?

It is your responsibility to follow the normal City of New Haven absence reporting procedures by notifying your manager or supervisor of your absence. The Standard will notify the City of New Haven of your intent to file an STD claim.

Will I receive a confirmation from The Standard after I initiate a claim?

After initiating an STD claim, The Standard will send you a letter confirming receipt of your claim. In addition, The Standard will include our Attending Physician's Statement (APS), Fraud Notices and an Authorization to Obtain Information form for you to sign and return, where applicable.

Where do I send completed forms?

Completed forms may be mailed to:
Standard Insurance Company
Employee Benefits Division
P.O Box 2800
Portland OR 97204

Or if you prefer, you may fax completed forms to our office. Our toll-free fax number is 800-378-6053.

How long does it normally take for a claim decision?

Once The Standard receives a completed claim application, it will take approximately one week to make a claim decision. If we have not make a decision within one week, you will be notified with details.

If my claim for STD benefits is approved, how long will it take to receive my first check?

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 your residence.

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 benefits examiner will be happy to assist you.

Filing a Claim for Short Term Disability

If you are disabled for more than 7 calendar days, please call The Standard weekdays between 9:00 a.m. and 8:00 p.m., Eastern Time at 800-378-2395. You will need to provide the following information:

- | | |
|-------------------|--|
| City of New Haven | Policy Number 647889 |
| • Name and SSN | • Last day at work |
| • Nature of claim | • Physician information
(name, address, phone & fax number) / Medical Information |

Authorization for Pension Contribution Withholding, Medical Cost Shares and Insurances from Short Term Disability Payment

I hereby authorize The Standard Insurance Company (the Company), if applicable to withhold City Employee Retirement Fund pension contributions, medical cost shares and insurances (Supplemental Life and Long term Disability) from any and all benefit payments made pursuant to my Short Term Disability (STD) claim.

The rate of pension withholding shall be a percentage of the gross STD benefit payable at the applicable rate determined by the City of New Haven. The deductions for medical cost shares and insurances shall be the applicable amount determined by the union and the City of New Haven.

This authorization shall remain in full force and effect for the duration of the STD claim or until The Standard Insurance Company receives written notification from me revoking this authorization. Any such revocation shall be provided in such time and in such manner as to afford the Company reasonable time to act on it, but in no event later than ten (10) business days prior to the next scheduled benefit payment, if any, under my STD claim.

Date: _____ Last day of work: _____

Claimant's Department / Division: _____

Supervisor's Name: _____

Supervisor's Phone #: _____

Supervisor's Email Address: _____

Claimant's Name (print): _____

Claimant's Signature: _____

Claimant's Phone #: _____

Note: This form **must** be signed and returned to Robin Ladson at City of New Haven, 200 Orange Street, Room 102, New Haven, CT 06510, or faxed to her attention at (203) 946-7166.