

Frequently Asked Questions About Filing A Long Term Disability Claim

The following questions and answers will help you file a Long Term Disability (LTD) claim with Standard Insurance Company (The Standard). The steps outlined below will enable you to access our efficient claims services quickly and easily.

When Should I Report A Claim?

Report a claim as soon as you believe you will be absent from work beyond either 30 or 60 calendar days, depending on your benefit waiting period. If you are uncertain about how long you will be absent or whether you should file a claim or not, we suggest that you file your claim. This offers you some peace of mind and allows for The Standard to begin its review and issue a timely payment if appropriate.

How Do I File A Claim?

To file a claim by telephone, contact The Standard's Claim Intake Service Center at 855.579.1879.

To file a claim online, go to www.standard.com and click on "File a Group Insurance Claim" on the lower right side of the screen to begin the claim process. Instructions will be provided through the entire claim submission process.

To file a paper claim, contact your benefits administrator or go to www.standard.com to download, complete and print a claim packet.

A typical application for disability benefits contains the following documents:

- Employee's Statement¹
- Employer's Statement²
- Attending Physician's Statement (APS)³
- Authorization to Obtain and Release Information

When I Report My Claim, What Information Will I Need To Provide?

You will be asked to provide the following information — in addition to other questions about your absence:

- Employer name: **City of San José**
- Group Policy number: **282971**
- Name and Social Security number
- Last date you were at work or anticipated leave begin date
- Nature of claim/medical information
- Physician's contact information (**name, address, phone and fax number**)³

What Are The Hours Of Operation For The Claim Intake Service Center?

If you choose to submit your claim by telephone, The Standard's Claim Intake Service Center representatives are available to assist you Monday through Friday 5:00 a.m. through 5:00 p.m., Pacific Time.

Where Do I Send The Completed Forms?

Completed forms may be mailed to:

Standard Insurance Company
P.O. Box 2800
Portland, OR 97208

Or if you prefer, you may fax completed forms to our office at 800.378.6053.

What Can I Expect After I Submit The Completed Forms?

Once The Standard receives the required paperwork, which includes the Employee's Statement, Employer's Statement, Attending Physician's Statement and Authorization to Obtain and Release Information, your benefits analyst will contact you to discuss any additional information that may be necessary to complete the processing of your claim and to answer any of your questions.

If My Claim For Benefits Is Approved, How Long Will It Take To Receive My First Check?

After the Benefit Waiting Period as outlined in your group policy is served, LTD benefit payments are paid in arrears on a monthly basis based on the date of disability and are mailed directly to your residence. LTD benefit payments that are payable for retroactive claims will be paid immediately following claim approval.

Who Should I Call With Questions About My Claim?

If you have already filed a claim, please call The Standard's Disability Benefits toll-free number, 855.579.1879. If you are looking for general information, please contact Human Resources at 408.535.1285.

Who Is Responsible For Notifying City of San Jose Of My Absence?

It is the employee's responsibility to follow the normal City of San Jose absence reporting procedures by notifying your manager or supervisor of your absence. Please refer to the City Policy Manual, Section 4.2.1 Leaves of Absence at www.sanjoseca.gov/index.aspx?nid=3843 for more information on taking a leave of absence and for the procedures regarding submitting leave of absence paperwork to your department.

- ¹ If you file online or by telephone, your submission serves as the Employee's Statement and we will instruct you on which other documents need to be completed.
- ² The Standard will contact your Employer to obtain the information necessary on the Employer's Statement.
- ³ It is your responsibility to provide the Attending Physician Statement to your treating physician to complete and fax back to The Standard.