

Frequently Asked Questions About Filing A Short Term Disability Claim

The following questions and answers will help you file a Short Term Disability (STD) 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 your elected benefit waiting period (14 or 29 calendar days). If you are uncertain about how long you will be absent or whether you should file a claim or not, we suggest that you proceed with filing a claim right away. This offers you some peace of mind and allows for The Standard to begin its review and issue a timely payment if appropriate. You may report a claim up to four weeks in advance of a planned disability absence, such as childbirth or scheduled surgery.

How Do I File A Claim?

To file a claim by telephone, contact The Standard's Claim Intake Service Center at 855.757.4714. You will be required to complete an Authorization to Obtain and Release Information and return it to The Standard. The form is included with this document.

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: **The University of Alabama in Tuscaloosa**
- Group Policy number: **643197**
- Name and Social Security number
- Last day you were at work
- Nature of claim/medical information
- Physician's contact information (**name, address, phone and fax number**)¹

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

The Standard's Claim Intake Service Center representatives are available to assist you Monday through Friday, 7:00 a.m. - 7:00 p.m., Central Standard Time.

How Long Does It Normally Take To Make A Claim Decision?

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, 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 additional details.

How Will I Be Notified When There Is A Decision On My Claim?

Detailed claim communications will be sent to you by mail. You will also be given the option to sign up to receive text message alerts. If you sign up, you will receive one-way text messages when The Standard receives key documents and when there are certain changes to your claim status.

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

After the Benefit Waiting Period as outlined in your group policy is served, STD benefit payments are paid in arrears on a weekly basis. In most cases, 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.

If your claim is for a routine pregnancy and delivery, your benefit may be processed in a single lump sum payment once your claim is approved, and you meet your Benefit Waiting Period.

Am I Able To Use My Sick Leave and Receive STD Benefits?

No. STD benefits are not payable while you are receiving sick leave. You may take sick leave during your benefit waiting period. However, if you are receiving sick leave once STD would become payable, your STD claim will not start until the day after sick leave ends. If your STD claim begins and you later receive sick leave, no STD would be payable for those days. You are responsible for notifying The Standard immediately if you continue to receive sick leave for any unaccounted period.

Who Should I Call With Questions About My Claim?

If you have any questions about your claim, you can call or text 855.757.4714 and a live agent will answer your questions during normal hours of operation. Message and data rates may apply.

If you are looking for general information, please contact The Standard at 855.757.4714.

Who Is Responsible For Notifying The University of Alabama in Tuscaloosa Of My Absence?

It is your responsibility to follow the normal UA absence reporting procedures by notifying your manager or supervisor of your absence.

What Action Do I Need To Take When I Am Ready To Return To Work?

If you return to work full or part-time, please notify The Standard immediately to prevent an overpayment of benefits. You may be eligible for partial disability benefits.

¹ The Standard will fax an Attending Physician's Statement (APS) to your doctor for completion and will make up to three follow up attempts to obtain a completed APS from your doctor. We encourage you to contact your doctor and ask their assistance in completing the APS on behalf.