



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.

Who is Eligible For Short Term Disability?

All University and Academic Professionals as identified in the Working@VCU: "Great Place" HR Policies who actively work at least 20 hours each week with the exception of regularly scheduled days off, holidays or vacation days, so long as the person is capable of active work on those days.

Temporary or seasonal employees, full-time members of the armed forces of any country, leased employees and independent contractors are not eligible.

When Should I Report A Claim?

Report a claim as soon as you believe you will be absent from work beyond 7 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 800.378.2395.

To file a claim online, go to www.standard.com and click on "File A Claim" on the upper 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 and click on "Get Forms" 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: **Virginia Commonwealth University**
- Group Plan number: **755732**
- 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**)³

How Is Medical Information Obtained After I File My Claim?

After you file your STD claim, The Standard will fax an Attending Physician's Statement (APS) to your treating physician's office for completion. The Standard will also send you an APS along with the mandatory fraud notice and Authorization to Obtain Information form for completion. We will follow up directly with your treating physician up to three times to secure the completed APS on your behalf. The Standard will follow up with you to advise you of our progress in obtaining the information from your treating physician.

What Information Can Be Shared With My Employer?

Your employer has hired The Standard to evaluate and administer claims on behalf of their STD program. The plan sponsor is responsible for funding the benefits payable under the plan and has the right of final review and decision on your claim. Under the STD plan, information that can be shared with your employer includes claim status, claim duration, medical information and financial information (if applicable).

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, 8:00 a.m. through 8:00 p.m., Eastern 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.

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.

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

STD benefits will be paid by your employer through your normal payroll cycle.

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, 800.368.2859. If you are looking for general information, please contact your benefits administrator.

Who Is Responsible For Notifying Virginia Commonwealth University Of My Absence?

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

- 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 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 your behalf.