

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 90 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 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 855.757.4714.

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 Huntsville**
- 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, 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.

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 have 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 Check?

After the Benefit Waiting Period of 90 calendar days 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 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 Huntsville Of My Absence?

It is your responsibility to follow the normal UAH 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 It is your responsibility to ensure the Attending Physician's Statement is completed and faxed back to The Standard.