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 the benefit waiting period as defined in your policy. 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 online, go to www.standard.com and scroll to the bottom of the page and click on "File a Claim or Request a Leave" to begin. Instructions will be provided through the entire claim submission process.

To file a paper claim, go to www.standard.com, and scroll to the bottom of the page and click on "Find a Form" and select ***Long Term Disability Claim Packet (All States Except NY)***. The form can be downloaded, completed and printed. Completed forms can be mailed or faxed to The Standard using the contact information at the top of the claim packet.

A typical application for disability benefits contains the following documents:

- Employee's Statement[1]
- Employer's Statement[2]
- Attending Physician's Statement (APS)
- 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
- Group Policy number
- Name and Social Security number
- Last day you were at work
- Nature of claim/medical information

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.

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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.

How Do I Sign Up To Receive Text Messages?

Text STATUS to 53284 and you will be enrolled.

Frequency and number of messages will vary based on the claim. Message and data rates may apply. Please visit www.standard.com/SMS for our terms and conditions and to review our Privacy Notice. You can text STOP to 53284 at any time to unsubscribe.

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 any questions about your claim, you can call or text 800.368.1135 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 your benefits department.

Who Is Responsible For Notifying My Employer Of My Absence?

It is your responsibility to follow your employer's absence reporting procedures by notifying your manager or supervisor of your absence.

What If I Have Deductible Income?

Deductible Income is other income you receive while you are receiving your LTD benefits from The Standard (i.e. state disability benefits, social security benefits, work earnings or other salary continuation benefits). To help avoid overpayment of your LTD benefit, please be sure to notify The Standard of any other income you are receiving.

If you work in a state with a state disability plan, that benefit might be your principal source of income during your disability. Please attach your state disability benefit award letter with your claim submission. This will help your claim's examiner adjudicate your claim correctly and avoid overpayments that must be returned to The Standard.

[1] If you file online, your submission serves as the Employee's Statement and we will instruct you on which other documents need to be completed.

[2] It is your responsibility to provide the Employer's Statement to your Employer to complete and submit to The Standard.