How to submit a claim

for short term disability

You can submit short term disability claims online, by phone, or by mail/fax/email.

Online submission is the fastest way to get your claim started.

Online

Our easy system lets you enter all the information we need to start your disability claim.

Just go to https://app.standard.com/benefits/employee/soc/ and follow these simple steps to submit your claim:

- Choose **Short Term Disability** as the *Type of Claim,* then the *Type of User* field will appear
- Choose **Employee** for *Type of User*
- Enter your employer's name in the *Group Name* field or
- Enter the Group Policy Number
- Enter the characters you see under **"Please retype the characters from the picture"** then click *Next*
- The system will guide you through all information needed to get started on your claim.

You can download, complete, scan, and upload the forms you need for your claim from the system.

You'll receive a claim reference number once you submit the claim online. If you give us your email address, you will also receive a confirmation email. Be sure to save the claim reference number because we can help you faster if you have the claim reference number if you call about your claim. For assistance while using the online claim system, call **(800) 232-0113** Monday through Friday between 8:30 a.m. and 5:00 p.m. Eastern Time.

By Phone

After you tell your employer you're going to be out of work, call us at **(800) 232-0113**. Call as soon as you know you'll be missing work or if you're already off work.

We'll send you a packet that has all the information and forms you'll need for your claim, including a medical release form. We can only contact your doctor after you sign this form and send it back to us. It's very important that you complete and return these forms to us as soon as possible.

By Mail, Fax, or Email

You can download a claim form at https://www.standard.com/eforms/24278.pdf and print it. Complete and sign the form and mail, fax or email it to us:

Mail to

Disability Claims Service Center
P.O. Box 2717
Portland, OR 97208-9830

Or **fax to** 1-800-850-0017

Or **email to** AL-Claims@standard.com

After you file a claim

You will be assigned your own disability benefit examiner (DBE), who will be your main contact. Your DBE will:

- Call you with information and answer your questions.
- Contact your benefits manager at work to make sure we have all of your correct information.
- Get your health records to work on your claim. This includes your doctor's treatment plan and estimates on when you can return to work.
- Act as the main point of contact between you, your doctor and your employer. This can help you return to work as quickly and safely as possible.

Our goal is to get you back on your feet and help you get back to work

Your employer works with us to help employees out on disability return to their jobs safely. If you're out on disability, your DBE will talk with you, your doctor and your benefits manager to see if any jobs become open during your time out that your doctor might feel you can do, like a job that doesn't have heavy lifting or a desk job that lets you stay off your feet. One thing's for sure — we'll all work together to help you return to your job when the time is right.

You may have your own nurse care manager

If you have a plan with The Standard‡ and you have a chronic or long-term health condition or one that might cause future problems, you may be contacted by one of our medical nurse care managers. These are registered nurses who'll work with you and your DBE to help you get better. Since everyone heals differently, every claim is based on each person's own situation. If you haven't talked with a medical nurse care manager yet and would like to, your DBE can connect you with one anytime.

Support when you need it

Your DBE may also offer to transfer you by phone to a counselor at our Resource Advisor member assistance program. Our licensed counselors can help you cope with your own disability or with the stress and responsibility of caring for a family member when they're seriously ill.

‡The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 445 Hamilton Avenue, 11th Floor, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.