

Frequently Asked Questions About Filing A Claim for New York Disability Benefits Law or Paid Family Leave

The following questions and answers will help you file a New York Disability Benefits Law (DBL) or Paid Family Leave (PFL) claim with The Standard Life Insurance Company of New York (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 for DBL as soon as you believe you will be absent from work beyond 7 calendar days. Report a claim for PFL as soon as you believe you will be absent from work to bond with a new child, to care for a family member with a serious health condition, or to take care of family needs when a close relative is called to active duty. 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. You may report a claim up to four weeks in advance of a planned absence, anytime the need for leave is foreseeable. If the need for leave is not foreseeable, you should file your claim as soon as is reasonably possible.

How Do I File A Claim?

To file a claim by telephone, contact The Standard's Claim Intake Service Center at **800.301.0483**.

To file a paper DBL claim, go to www.standard.com, click on "Find a Form" and select **New York State Disability Claim Packet**. To file a PFL claim, select the appropriate PFL packet for your leave (**Bonding, Care of Family, or Military**). 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:

- Claimant's Statement¹
- Employer's Statement²
- Health Care Provider's Statement

We will also ask you to complete and return an Authorization to Obtain and Release Information form.

A typical application for PFL benefits contains the following documents:

- PFL Checklist
- Employee and Employer Statement (PFL-1)¹
- Certification of Leave

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: **University of Maine System**
- Group Policy Number: **760727**
- Name and Social Security number

- For DBL Claims:
 - Last day you were at work
 - Nature of claim/medical information
 - Physician's contact information (name, address, phone and fax number)³
- For PFL Claims:
 - First date of absence or planned absence
 - Reason for leave
 - Length of planned leave

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

When you initiate 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 Standard Time.

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

Once The Standard receives the required paperwork, which includes, the Claimant's Statement, Employer's Statement and Health Care Provider's Statement or certification paperwork, 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?

After the waiting period is served, DBL benefit payments are paid in arrears on a weekly basis. PFL benefits are also paid weekly in arrears. If you file in advance for an upcoming leave, benefits will not be payable until after your leave begins and the date of leave is confirmed. DBL and PFL benefit payments that are payable for retroactive claims will be mailed following claim approval. DBL and PFL benefit checks will be mailed directly to your residence or to your employer.

What Should I Do If I Want To Take PFL Bonding Time After My DBL Pregnancy Claim?

If you've been receiving Disability Benefits Law (DBL) payments for pregnancy and delivery recovery and have not returned and then would like to begin taking your PFL bonding leave, please contact your DBL claims examiner or call 877.276.6613. Your examiner can open your PFL claim without needing to perform a full additional intake.

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, 800.301.0483. If you are looking for general information, please contact your benefits administrator.

Who Is Responsible For Notifying University Of Maine System Of My Absence?

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

¹ If you file by telephone, your submission serves as the Claimant'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 a Health Care Provider's Statement to your doctor for completion and will make up to three follow up attempts to obtain a completed Health Care Provider's Statement from your doctor. We encourage you to contact your doctor and ask for their assistance in completing the Health Care Provider's Statement on your behalf.