

Frequently Asked Questions About Filing a Short Term Disability Claim (Managerial & Professional Employees)

The following questions and answers will help you file a claim by telephone with Standard Insurance Company (The Standard) should you become disabled. The steps outlined below will enable you to access our efficient claims services quickly and easily.

When should I report a Short Term Disability (STD) claim?

Report a claim as soon as you believe your absence from work may extend beyond 7 calendar days. You may report a claim up to four weeks in advance of a planned disability absence, such as childbirth or scheduled surgery.

What number do I call to initiate the claim process?

Please call The Standard's Disability Claim Reporting Service at 800.378.2395 to report a claim.

What are the hours of operation for the Disability Claim Reporting Service?

The Standard's claim intake specialists are available Monday through Friday between 9:00 a.m. to 8 p.m. Eastern time. If you call outside these hours, you may leave a detailed voicemail message, including your name and phone number, and a claim intake specialist will call you the following business day during business hours. Please identify yourself as an employee of Yale University.

When I call to report my claim, what questions will I be asked?

You will be asked to provide the following information:

- Employer: Yale University
- Group Plan Number: 647891
- Name and Social Security Number
- Last day at work
- Nature of claim/Medical Information
- Physician information (name, address, phone and fax number)* **

* Within one business day of filing a claim, The Standard will fax an Attending Physician's Statement (APS) to your doctor for completion. The Standard will make up to three follow up attempts to obtain a completed APS from your doctor. Although The Standard will be following up with your doctor, we encourage you to contact your doctor and ask their assistance in completing the APS on your behalf. You will be responsible for providing any necessary authorizations to your doctor to release this information to us.

**For Anticipatory claims, the APS and Employer Notification will be sent on your reported last day of work.

Who is responsible for notifying Yale University of my absence?

You are responsible to follow the normal Yale University absence reporting procedures by notifying your manager or supervisor of your absence. The Standard will notify Yale University of your intent to file an STD claim. You will also need to submit a Leave of Absence

Yale



Request via My Time. Please contact the Employee Service Center at (203) 432-5552 with questions on how to apply.

Please note: If you are eligible for FMLA, such leave time will run concurrently with Short Term Disability.

Will I receive a confirmation from The Standard after I initiate a claim?

After initiating an STD claim, The Standard will send you a letter confirming receipt of your claim. In addition, The Standard will include our Attending Physician's Statement (APS), Fraud Notices and an Authorization to Obtain Information form for you to sign and return, where applicable.

Where do I send the completed forms?

Please fax your completed forms to The Standard's toll-free fax number 800.378. 6053. Or if you prefer you may mail the completed forms to:

Standard Insurance Company
Employee Benefits Division
P.O. Box 2800
Portland, OR 97204

How long does it normally take for a claim decision?

Once The Standard receives a completed claim application, 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 details.

If my claim for STD 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.

Whom should I call with questions about my existing claim?

For general questions about your claim, please call The Standard's toll-free Disability Benefits number, 800.426.4332. A knowledgeable customer service benefits examiner will be happy to assist you.

✂ Cut and save



Filing a Claim for Short Term Disability

If you are disabled for more than 7 calendar days, please call The Standard weekdays between 9:00 a.m. and 8:00 p.m., Eastern Time at **800.378.2395** to initiate your claim. You will need to provide the following information:

Yale University

- Name and SSN
- Nature of claim

Group Plan Number 647891

- Last day at work
- Physician information (name, address, phone and fax number)/Medical information