



# Frequently Asked Questions About Filing A Short Term Disability Claim

The following questions and answers will help you file a Short Term Disability (STD) claim with Standard Insurance Company (The Standard). This is an income replacement benefit. Excluding maternity claims, all paid leave time must be exhausted in accordance with the policy provisions. The steps outlined below will enable you to access our efficient claims services quickly and easily.

#### When Should I Report A Claim?

Report a Short-Term Disability (STD) claim a week before you exhaust your paid leave time and go into leave without pay status. Maternity claims are not required to exhaust paid leave time. If you have chosen to or are required to use paid leave time or other compensation prior to your STD benefits beginning, an STD claim should not be filed until your paid leave time or other compensation has ended. You must be in leave without pay status for the UAMS Human Resource Department to complete and verify your STD claim for benefits.

#### How Do I File A Claim?

All STD claims must be filed telephonically or online.

<u>To file a claim telephonically:</u> Call The Standard's Claim Intake Service Center at 1.888.641.7194.

<u>To file a claim online:</u> Go to https://www.standard.com/. Click on File a Claim and then Start a Claim.

Once you file a claim we will fax an Attending Physician Statement to your doctor's office for completion. Please follow up with your doctor's office to ensure it is completed in a timely manner. We will also send an electronic request to the UAMS Human Resource Department for verification of employment information. There is no initial claim paperwork for you to bring to your physician, supervisor or Human Resource Department. The Standard requests all necessary documentation electronically for your initial claim application

#### 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 Arkansas
- Group Policy number: 752587
- 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)<sup>3</sup>

#### 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. through 7:00 p.m., Central Standard Time (CST).

#### Where Do I Send Completed Forms?

After you file your STD claim you may receive disability forms in the mail which need to be completed. These forms can be returned to The Standard via mail or fax.

Standard Insurance Company P.O. Box 2800 Portland, OR 97208

Or if you prefer, you may fax completed forms to our office at 800.378.6053.

#### **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, it will take approximately 5 business days to make a claim decision. If we have not made a decision within 5 business days, 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 Benefit Waiting Period as outlined in your group policy is served, STD benefit payments are paid in arrears on a weekly basis. In most cases, checks are mailed on Wednesday of each week. STD benefit payments that are payable for retroactive claims will be mailed following claim approval. STD checks will be mailed directly to your residence.

### Whom 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, 888.641.7194. If you are looking for general information, please contact UAMS Human Resources/Employee Services at 501.686.5650 or <u>AskHR@uams.edu</u>. They are located on the 4<sup>th</sup> floor of the Central Building, 4C.

## Who Is Responsible For Notifying University of Arkansas for Medical Sciences Of My Absence?

Follow the normal University of Arkansas for Medical Sciences absence reporting procedures by notifying your manager or supervisor of your absence.