

Frequently Asked Questions About Filing a Long Term Disability Claim

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 Long Term Disability (LTD) claim?

Report a claim as soon as you believe your absence from work may extend beyond 180 calendar days. 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.

What number do I call to initiate the claim process?

Please call The Standard's Disability Claim Reporting Service at 1.800.378.2395 to report a claim. If you are unable to call, a family member or your Employee Service Center may initiate the claim for you.

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. and 8:00 p.m. Eastern Time. If you call outside these hours, you may access our Electronic Interview application, which asks you detailed questions about your disability. This allows a claim intake specialist to follow up with you on the next business day to complete your disability claim intake. 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: 642971
- Name and Social Security Number
- Last day at work
- Nature of claim/Medical Information
- Physician information

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 LTD claim. If you haven't already, you will also need to submit a request for leave of absence via My Time. Please contact the Employee Service Center at (203) 432-5552 with questions and how to apply. If you are eligible for FMLA, such leave time will run concurrently with Long Term Disability.

Yale



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

After initiating an LTD 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. Completed forms may be mailed to:

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

Or if you prefer, you may fax completed forms to our office. Our fax number is 971.321.8400.

How long does it normally take for a claim decision?

Due to the complexity of LTD claims, once The Standard receives a completed claim application, it may take up to 60 calendar days to make a claim decision. If we have not made a decision within that time frame, you will be notified with details.

If my claim for LTD benefits is approved, how long will it take to receive my first check?

LTD benefit payments are paid monthly at the end of each calendar month. LTD benefit payments that are payable for retroactive claims will be mailed following claim approval. LTD checks will be mailed directly to your residence.

Who 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 at 1.800.426.4332.

✂ Cut and save



Filing a Claim for Long Term Disability

If you are disabled for more than 180 calendar days, please call The Standard weekdays between 9:00 a.m. and 8:00 p.m., Eastern Time at **1.800.378.2395**. You will need to provide the following information:

- Yale University**
- Name and SSN
 - Nature of claim

- Group Plan Number 642971**
- Last day at work
 - Physician information/
Medical information