



City of Dallas

Frequently Asked Questions About Long -Term Disability and the process

How do I enroll or qualify for Long Term disability

During the **first 12 months** of employment with the City of Dallas, member will need to purchase our Voluntary Long Term Disability plan. Once a member has been employed with the City of Dallas for more than **12 months**, the member will automatically be enrolled in the Employer-paid Long Term Disability plan. **Evidence of insurability** may be required if you elect coverage after your initial.

Both the **Voluntary** and the **Employer- paid** Long-Term Disability plan have a **90-day** Benefit Waiting Period. If the member is out on Short Term Disability for the Maximum Benefit Period of 90-day and still considered disable per the policy, a Long-Term Disability claim will be filed for you. The member will need to be enrolled in either the Voluntary or the Employer- paid Long-Term Disability plan. The member will be notified by **mail** and given the status on the claim and to let them know if any additional information is needed.

How often will I get paid and what are the requirements?

The Long-Term Disability plan is a **monthly paid** benefit. Please note that the member must be under the ongoing care of a Physician in the appropriate specialty as determined by the Standard during the Benefit Waiting Period. No Long-Term Disability benefits will be paid for any period of Disability when you are not under the ongoing care of a Physician in the appropriate specialty as determined by the Standard.

The monthly benefit maximum amount a member can receive from Long Term Disability is **\$5,000** for the **Voluntary plan** and **\$7,500** for the **Employer -paid plan**. The monthly benefit minimum for both the **Voluntary** and the **Employer paid** plan is **\$100**. **Long Term Disability** has a **monthly benefit amount** that will only pay **60%** of the first **\$8,333** while enrolled in the **Voluntary** plan. When enrolled in the **Employer paid** plan, the monthly benefit amount that will only pay **60%** of the first **\$12,500**.

No Long-Term Disability benefits will be paid for any period when you are eligible to receive paid sick leave pay, annual or personal leave pay, severance pay, or other salary continuation, including donated amounts, (but not vacation pay) from the City of Dallas. This also includes social security, retirement benefits, state disability, unemployment benefit and Workers Compensation.

When is the best time to file a claim?

The member should file a Long-Term Disability claim if they will be absent from work beyond **90** calendar days. You may report a claim up to **8 weeks** in advance of a planned disability absence. If the member is out on **Short Term Disability** for the **Maximum Benefit Period** of **90-** day and still considered disable per the policy, a Long-Term Disability claim will be filed for them.



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How do I file a claim?

To file a Long-Term Disability claim, the member can call the Standard's Claim Intake Service Center at **877-474-4250**. The Standard's Claim Intake Service Center representatives are available to assist members from **Monday through Friday, 7:00 am through 7:00 pm CTS**.

To file a claim online, go to www.standard.com and click on "**File a Claim**" to begin the claim process. Instructions will be provided through the entire claim submission process. The claims submission system will indicate a requirement for a Disability Insurance Employer's Statement to be received before a decision may be made on your claim. Although this is a requirement, the member does not need to take this to the City of Dallas. Upon receipt of your Employee Statement, The Standard will reach out to the City of Dallas to obtain the information needed for the claim. The Standard will fax an Attending Physician's Statement (APS) to your doctor for completion and will make up to **3 follow up** attempts to obtain a completed APS from your doctor.

The member can also file a paper claim by going to www.standard.com, click on "**Find a Form**" and select **Long Term Disability Claim Packet (Outside NY)**. 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.

What information will I need to provide?

The member will be asked to provide the following information:

Employer Name: City of Dallas

Group Policy number: **649116**.

Members 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**)

What are the names of the documents contained in the LTD process?

Employee's Statement

Employer's Statement

Attending Physician's Statement (APS)

Authorization to Obtain and Release Information



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What happens once all the documents are received by the Standard?

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**, you will receive a **written decision** on your claim within **45 days**. If your claim needs additional information, a **benefits analyst** will contact the member to discuss any additional information that may be necessary to complete the processing of the claim and to answer any questions. The member will be notified by mail when a decision on your claim is made. You will also have the option to sign up to receive text message alerts. Text **STATUS** to **53284** and you will be enrolled. The frequency and number of messages will vary based on the claim. Message and data rates may apply. Please visit **www.standard.com/SMS** for our terms and conditions and to review our Privacy Notice. You can text **STOP** to **53284** at any time to unsubscribe

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

If the members claim for benefits are **approved**, you should receive your **first check** after the **Benefit Waiting Period** as outlined in your group policy is served. We will pay LTD Benefits within 60 days after you satisfy Proof of Loss. LTD benefits payments are paid in arrears monthly based on the date of disability. LTD checks will be mailed directly to your residence.

How long can I receive Long Term disability

The **Maximum Benefit Period** is when a member becomes disable before age **62** for the **Voluntary Plan** and **61** for the **Employer Paid Plan**, LTD benefit may continue until age **65** or to **SSNRA** or **3 years 6 months**, whichever is longest. If you become disable at age **62 or older**, the benefit duration is determined by the age when disability begins.

AGE/MAXIMUM BENEFIT PERIOD

- 63 – To SSNRA, or 3 years, whichever is longer.
- 64 – To SSNRA, or 2 years 6 months, whichever is longer.
- 65 – 2 years
- 66 - 1 year 9 months
- 67 – 1 year 6 months
- 68 – 1 year 3 months
- 69 or older – 1 year

What can cause my Long-Term disability benefits to stop?

The members LTD benefits will end automatically on the earliest of:

- The date you are no longer Disabled.
- The date your **Maximum Benefit Period** ends.
- The date member pass away.
- The date benefits become payable under any **other LTD plan** under which you become insured through employment during a period of **Temporary Recovery**.
- The date the member **fails to provide proof** of continued Disability and entitlement to



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Will I need to pay my premiums for Long Term disability while I'm off work?

We will waive payment of premium for your insurance while LTD Benefits are payable.

What are Survivors Benefits?

If a member **passes away** while LTD Benefits are payable and has been **continuously Disabled** for at least **180 days**, the Standard will pay a **Survivors Benefit lump sum** equal to **3 times** the members LTD benefit without reduction by Deductible Income.

The Survivors Benefit will first be applied to reduce any overpayment of your claim.

3. The Survivors Benefit will be paid at our option to any one or more of the following:

- a. Your surviving spouse.
- b. Your surviving unmarried children, including adopted children, under age 25.
- c. Your surviving spouse's unmarried children, including adopted children, under age 25; or
- d. Any person providing the care and support of any person listed in a., b., or c. above.
- e. Your estate, if you are not survived by any person listed in a., b., or c. above.

Who should I contact with questions about my claim?

If the member has questions about their claim, please call The Standard's Disability Benefits toll-free number, **877-474-4250**. If you are looking for general information, please send an email to cityofdallas@standard.com.

Who is responsible for notifying the City of Dallas of my absence?

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