



## City of Dallas

### Frequently Asked Questions About Short-Term Disability and the process

#### What is Short Term disability and when can I enroll?

Short term disability is an employee paid benefit. When a member elects to have the short-term disability plan as a new hire (the initial eligibility period), they will have a Benefit Waiting Period of **14 days**.

If the member elects Short Term Disability coverage after their initial eligibility period, an extended benefit waiting period of **60 days** will apply for the first **12 months** of the member's coverage. After **12 months** of Short-Term Disability coverage with the **60-day** benefit waiting period, the member's Benefit Waiting Period will be **14 days**.

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

The Short-Term Disability plan is a weekly 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 Short-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 weekly benefit maximum amount a member can receive from Short Term Disability is **\$1,500** and the minimum amount is **\$15**. Short Term Disability will only pay **60%** of the first **\$2,500** of your weekly insured pre disability earnings, reduced by deductible income.

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

#### When is the best time to file a claim?

The member should file a Short-Term Disability claim if they will be absent from work beyond **14 calendar days**. You may report a claim up to **4 weeks** in advance of a planned disability absence, such as childbirth or scheduled surgery.

#### How do I file a claim?

To file a Short-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.



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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 Short 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 STD 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, it should take around **7 business days** to make a claims decision. Your 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](http://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. STD benefits 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.

The Maximum Benefit Period for a member to receive Short Term Disability is **90 days**.

### Who should I call 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 email your questions to [cityofdallas@standard.com](mailto: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.