

## Frequently Asked Questions About Filing A Long Term Disability Claim

The following questions and answers will help you file a Long Term Disability (LTD) claim with Standard Insurance Company (The Standard). If you are a Member as noted below, this document will guide you on how to file a claim for LTD benefits.

Member means you are a citizen or resident of the United States or Canada and a regular permanent Status or regular appointed employee with 3 years of continuous service with City of Detroit actively working at least 40 hours each week.

You are not a member if you are temporary or seasonal employee, a full-time member of the armed forces of any country, a leased employee, an independent contractor, a probationary employee, a Detroit Department of Transportation (DDOT) Employee, a Uniform Police or Fire employee, or a Detroit Water and Sewer Department (DWSD) Employee.

### When Should I File A Claim?

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Report a claim as soon as you believe you will be absent from work 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.

### How Do I File A Claim?

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To file a paper claim, contact your benefits administrator or go to [http://www.standard.com/eforms/3379\\_750999.pdf](http://www.standard.com/eforms/3379_750999.pdf) to download, complete and print a claim packet.

A typical application for disability benefits contains the following documents:

- Employee's Statement
- Employer's Statement<sup>1</sup>
- Attending Physician's Statement (APS)<sup>2</sup>
- Authorization to Obtain and Release Information

### When I File My Claim, What Information Will I Need To Provide?

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You will be asked to provide the following information — in addition to other questions about your absence:

- Employer name: **City of Detroit**
- Group Policy number: **750999**
- 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>2</sup>

## **Where Do I Send The Completed Forms?**

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Completed forms may be mailed to:  
The Standard Benefit Administrators  
PO Box 5031  
White Plains NY 10601

Or if you prefer, you may fax completed forms to our office at 800.378.8361.

## **What Can I Expect After I Submit The Completed Forms?**

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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, your benefits analyst will contact you to discuss any additional information that may be necessary to complete the processing of your claim and to answer any of your questions.

## **If My Claim For Benefits Is Approved, How Long Will It Take To Receive My First Check?**

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After the Benefit Waiting Period as outlined in your group policy is served, LTD benefit payments are paid in arrears on a monthly basis based on the date of disability and are mailed directly to your residence. LTD benefit payments that are payable for retroactive claims will be paid immediately following claim approval.

## **Who Should I Call With Questions About My Claim?**

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If you have already filed a claim, please call The Standard's Disability Benefits toll-free number, 800.426.4332. If you are looking for general information, please contact your benefits administrator.

## **Who Is Responsible For Notifying City of Detroit Of My Absence?**

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It is your responsibility to follow the normal City of Detroit absence reporting procedures by notifying your manager or supervisor of your absence.

<sup>1</sup> The City of Detroit is responsible for completing the Employer's Statement.

<sup>2</sup> It is your responsibility to provide the Attending Physician's Statement to your treating physician to complete and fax back to The Standard.