



What to Expect With Your Long Term Disability Claim

Here's a quick overview of how to start a Long Term Disability claim with The Standard[‡] and what you can expect. Review the steps below to make sure you're providing all the right documents. You'll also see answers to common questions.

Submit Your Claim

What You Should Know

To begin our claim review, we'll need the following three completed documents:

1. **Employee Statement** — Asks you to provide information to support your disability claim, including medical, financial, vocational and relevant dates.
2. **Doctor's Statement (Attending Physician's Statement)** — Asks your physician(s) to provide summary medical information to support your disability claim. This includes diagnoses, limitations and restrictions, treatment plan and complications. It also asks for the date of expected return to work or the date of your next appointment. We recommend you have each physician supporting your disability complete an individual form.
3. **Employer's Statement** — Your employer provides required information for your claim, including financial, Long Term Disability insurance information, vocational and relevant dates.

Depending on your employer's policy with us, we may reach out to your employer or doctor to gather these documents. However, you are responsible for making sure we receive the completed forms.

In addition to periodic letters, your text status alerts will tell you what information is still needed to complete your claim application, and we will let you know when all three completed forms have been received.

Our Evaluation and Decision

What to Expect

- Once we receive all the completed forms, we'll assign your claim to an analyst.
- We'll make a decision on your claim or let you know we need more time or information for our review within 10 business days after we've received the completed claim application. You'll receive updates by a letter and text status alerts.
- If we need more information, your analyst will contact you following initial review of your claim.

[‡] The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, New York.



Q&A

Q. Where do I get the needed forms?

A. From your claim packet or from your employer. You can make extra copies of the Physician's Statement if needed.

Q. How will I know if completed forms have been received?

A. In addition to periodic letters, you'll get a text providing updates on your claim application, including when we receive any of the three required claim forms. We will also send text notifications of outstanding required claim forms. You can also call our automated 24-hour customer support center.

Q. How long do I have to submit forms?

A. Typically, you have 45 days once you start the claim application to submit the required claim forms. If we don't receive completed forms in a timely manner, we may deny your claim for not providing required documentation and not establishing proof of loss.

Q. Whom should I call with questions?

A. Call the 800 number on your claim forms or a dedicated number your employer provided.



Benefit Payment

What to Expect

- Within seven business days after claim approval, you'll receive an approval letter. The letter will include information about your benefit amount and expected payments.

Closing Your Claim

What to Expect

- Your analyst will contact you as you approach the end of your maximum benefit period.
- Your analyst will provide as much notice as possible if your claim is closing for any other reason.

Need more help? Please check with your human resources department. Or you can contact The Standard's claims team at the number on the claim forms.

Q&A

Q. When will I get my first check?

A. Specific information about your first benefit check and ongoing benefit payments will be included in your approval letter. Typically, Long Term Disability benefit payments are received by the end of your monthly benefit period as explained in our approval letter.

Q. What are the payment options?

A. Benefits may be paid by check or electronic funds transfer (EFT).

Q. Is my Long Term Disability benefit taxable income?

A. Please refer to the approval letter.

Q. How can I continue to receive payments?

A. If your benefits are ending and they have not been paid for the entire maximum benefit period, contact your analyst for more information that may be helpful to extend your claim.

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The Standard Life Insurance Company of New York
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