

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). The steps outlined below will enable you to access our efficient claims services quickly and easily.

When Should I Report A Claim?

Report a claim as soon as you believe you will be absent from work beyond the benefit waiting period as defined in your policy. 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?

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.

To file a paper claim, go 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.

A typical application for disability benefits contains the following documents:

- Employee’s Statement¹
- Employer’s Statement²
- Attending Physician’s Statement (APS)
- Authorization to Obtain and Release Information

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

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

- Employer name
- Group Policy number
- Name and Social Security number
- Last day you were at work
- Nature of claim/medical information

What Can I Expect After I Submit The Completed Forms?

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.

