

THE STANDARD – SHORT TERM DISABILITY

HOW TO FILE A CLAIM

The following steps outline how to file a claim for Short Term Disability (STD) with The Standard. You must be enrolled in the plan to file a claim and may be subject to a benefit eligibility waiting period.

1. In preparation for your leave or claim, review the [STD Coverage Summary Handout](#) and if applicable, the [Maternity Claim Guidelines FAQ](#).
2. Notify your Department's PAR Contact and HR's Leave Administration unit at LOARequest@cityofsacramento.org of your request for leave and complete any required leave request forms and documentation.
3. Notify your [assigned Benefit Services team member](#) via email that you will be filing an STD claim with The Standard. Even if you told your PAR Contact you will be filing an STD claim, you must still email your assigned Benefit Services team member.
 - a. In your email to Benefit Services include 1) the last day you plan to physically work (feet on the ground), 2) expected number of hours you will work on this day, and 3) if you are filing a claim for a *work* or *non-work* related disability or injury.
4. After Benefit Services receives your email notice, Benefit Services will email you The Standard's **Employee/Physician Statement** and the **Authorization to Obtain and Release Information** forms for you to complete and *send to The Standard*.
 - a. As the employee, you will only complete the employee section and your physician will need to complete their section.
 - b. Once all pages are completed, fax to The Standard at (800) 378-6053.
5. Benefit Services will complete the Employer Statement *7 business days* prior to your intended first day of leave.
6. The Standard will notify you directly if your claim has been approved.
7. If anything changes with your dates of leave, it is *your responsibility* to notify The Standard of your changes.

Important Information

- [City's Leave Administration Policy](#)
- [Create an online account](#) with The Standard to file your STD claim online.
- There is a 14 day waiting period for claims for physical disease, pregnancy, or mental disorder. There is no waiting period for accidental injury.
- If you enrolled in STD during Open Enrollment, or any other time that was not during your original enrollment eligibility period, your benefit waiting period is 60 days.
- On the job injuries are typically not eligible for STD.