



## Are you filing a **Short-Term** or **Long-Term Disability Claim**?

If you need to file a short-term or long-term disability claim, here is important information you need.

- If you did not apply for short-term disability (STD) when it was first offered to you, you will be subject to a late enrollment penalty. Under the late-enrollment penalty, you may not be eligible for STD benefits for the first 60 days of your illness (but not accident).
- When you have been enrolled in the long-term disability benefit for 12 continuous, uninterrupted months, the pre-existing conditions exclusion is waived (there is no pre-existing exclusion for STD). If you have not been enrolled for 12 continuous, uninterrupted months, you will need to check with The Standard to see if the pre-existing conditions exclusion will apply to you. If your long-term disability is due to an accident, the pre-existing conditions are waived.
- You should complete your short-term or long-term disability claim as soon as possible. If you will be having elective surgery or are pregnant and taking maternity leave, do not wait until the last minute to file your claim. Even if you do not know the exact date of your surgery or when your maternity leave will begin, you should complete your claim form and submit it to The Standard. In these circumstances, an estimated date is acceptable and more precise information may be supplied later.
- You should contact The Standard within 48 hours of faxing your claim to confirm they have everything they need to process your claim.
- The most common delay in the claim process is the attending physician not completing their portion of the claim forms in a timely manner. Please be prepared to follow up with the doctor's office *repeatedly*, if necessary.
- Before you send your claim forms to The Standard, please make sure that the forms are complete and accurate, as The Standard will not review incomplete claim forms.
- When you are ready to send your claim forms to The Standard, processing time will be much quicker if you fax – rather than mail – the claim form to The Standard at 1-800-378-6053.
- If you are being paid for sick time after the STD waiting period (7 consecutive calendar days) or LTD waiting period (180 consecutive calendar days), you will not receive a check from The Standard. However, you may use vacation time and receive a check from The Standard.
- If, while receiving STD benefits, you will be in an unpaid status (part or all of the time), you will be able to maintain your medical, dental and vision coverage at the same rate you paid while you were actively working. However, you must designate how you wish to handle your insurance premiums during this time by completing an election form you may obtain from your HR Coordinator or on the web at <http://www.nashville.gov/Portals/0/SiteContent/HumanResources/docs/EmployeeBenefits/STDLTD%20Claim%20Packet.pdf>.
- If you are on short-term disability, and you want to continue your participation in the supplemental life, dependent life or long-term disability benefits, you **MUST** pay these premiums directly to Metro within 30 days of the last premium deduction from your Metro paycheck or you will have a lapse in coverage.
- If you receive LTD benefits and you are no longer being paid for sick or vacation leave, your insurance will terminate after your STD benefits (if approved) or FMLA end – whichever is later. The insurance termination date will be the date of the second missed premium deduction (usually 2 Metro paychecks cycles after your STD or FMLA ends).
- If you have questions regarding how to complete a claim or the status of your claim, contact The Standard at 1-800-368-2859.