



Short Term Disability (STD) & Long Term Disability (LTD) FAQ's

1. Who do I call to initiate the Claim Process?

Please contact Employers Resource at 866-214-9506 to obtain an application for Disability Benefits. The Disability Insurance Claim Packet will contain an Employer's Statement, Employee's Statement, Attending Physician's Statement and an Authorization to Obtain Information. The employer should complete the Employer's Statement on page 2 of the application, and mail or fax it to Employers Resource at 866-214-9505. Please read the instruction sheet completely before completing your portions of the Disability Benefits application.

2. Where do I send the completed forms?

Completed forms may be mailed to: Employers Resource
1301 S Vista Ave, Suite 250
Boise, ID 83705

Or you may fax them to: Employers Resource
866-214-9505

3. Will I receive a confirmation from TheSTANDARD after I initiate a claim for STD/LTD?

Upon receipt of your application for Short Term Disability (STD) benefits, TheSTANDARD will send you a confirmation letter. This letter will also list any missing information, such as Attending Physician's Statement or Employer's Statement.

Upon receipt of your application for benefits, will Long Term Disability (LTD) TheSTANDARD contact you by telephone to discuss your claim and will send you a confirmation letter, which will also list any missing information, such as an Attending Physician's Statement or Employer's Statement.

4. How long does it normally take for a STD claim decision?

Once TheSTANDARD receives a completed claim application, it will take approximately one week to make a STD claim decision. If TheSTANDARD has not made a decision within one week, you will be notified with the details. It will take longer for a LTD decision to be made.

5. If my claim for STD benefits is approved, how long will it take to receive my first check?

Before STD benefits become payable, you must serve a benefit waiting period (period of time you must be disabled before benefits become payable). STD benefit payments are paid in arrears on a weekly basis. In most cases, STD checks are mailed on Wednesday of each week. STD benefit payments that are payable for retroactive claims will be mailed following claim approval. STD checks will be mailed directly to your residence.

6. If my claim for LTD benefits is approved , when will I receive my first check?

Before LTD benefits become payable, you must serve a benefit waiting period (period of time you must be disabled before benefits become payable). No benefits are payable during the benefit waiting period. Please contact your employer to determine which LTD benefit is available to you. The Certificate of Insurance guiding your employer will include the benefit waiting period applicable to your claim. Once the benefit waiting period has been served, LTD benefit payments are paid in arrears. These benefits are paid on a monthly basis which is determined by your date of disability. Benefits may be received via electronic fund transfer (EFT), TheSTANDARD Secure Card (debit card), or by check mailed to your residence.

7. What should I do when I'm ready to return to work?

Your disability benefits usually stop or may be reduced when you return to work. To prevent an overpayment of benefits, please be sure that you or your employer notifies TheSTANDARD immediately when you plan to return, or have returned to work.

8. Whom should I call with questions about my claim?

For general questions about your claim, please call TheSTANDARD's toll -free Disability Benefits number, 800-368-2859. A knowledgeable customer service benefits examiner will be happy to assist you.