



How to file a Short Term Disability claim

This guide is for CU Faculty and Staff in a CU Short Term Disability Insurance plan, who want to file a disability claim.

Before you file a claim

- ✓ **Contact** your Human Resources (HR) representative or department on your campus to request contact information for the HR representative who will assist you in your claims process.
- ✓ **Determine** your last expected workday before going on leave.
- ✓ **Gather** your doctor's contact information including: Fax, phone and the mailing address.

Starting the claim process

1. **Call** CU Benefit Services (303) 860-4200, option 3 to provide the name and email of the HR representative assisting you in your claim.
2. **Watch** your email. Employee Services will email you a link to start the claim process online through The Standard Insurance Company's website. You will be provided with a **Benefits incident ticket number**. Please reference this when calling the CU Benefits Services office.
3. CU Benefit Services will reach out to your HR representative or department directly to obtain the answers required to complete the employer section of your application.
4. The Standard Insurance Company makes all claim decisions and will send correspondence via mail, generally within 7-10 business days.

Submitting the electronic claim (once you have received the email from step 2 above)

Information you need to complete your claim	Submitting your electronic claim
✓ Name and Social Security number	1. Click the link in the email received from CU Benefits Services (step 2 above).
✓ Employer name: University of Colorado	2. Select Insurance Benefits Through Work
✓ Group policy number: 399101	3. Select Create an Account
✓ Doctor's contact information: phone, address, and fax	4. Follow instructions to register
✓ Last expected workday before going on leave	5. Record username and password
✓ Nature of claim/medical information	6. Select Get Started on the Home page

After you have submitted your claim

1. CU Benefit Services is notified of your filing and will reach out to your HR representative to complete the claim's employer sections.
2. When CU Benefit Services receives the information needed for the required employer questions, the information will be submitted to The Standard Insurance Company.
3. Once The Standard Insurance Company has the complete application, they will begin the claims determination process and will reach out to you by mail within 7-10 business days.
4. Once The Standard Insurance Company has notified you of their decision, **it is your responsibility to notify your HR representative of the date the short term disability claim ends. This will be on your claim determination letter from The Standard Insurance Company.**
5. If you are going on maternity leave and are eligible for paid parental leave, **you must provide the date your STD claim ends to your HR representative.** This is how your HR representative will know when to start your paid parental leave.
6. The Standard Insurance Company makes all claim decisions and will send correspondence via mail, generally within 7-10 business days.

Resources

[CU faculty and university staff short-term disability benefits website](#)

(<https://www.cu.edu/employee-services/benefits-wellness/current-employee/disability-insurance/faculty-and-university>)

[CU classified staff short term disability benefits website](#)

(<https://www.cu.edu/employee-services/benefits-wellness/current-employee/disability-insurance/classified-staff>)

[General information for paid parental leave](#)

(<https://www.cu.edu/blog/work-life/what-you-need-know-take-paid-parental-leave>)

[CU administrative parental leave policy statement](#)

(<https://www.cu.edu/ope/aps/5019>)