

# 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 number, and mailing address.

## Starting the Claim Process

1. **Email** the CU Employee Services Leave Team at [leave@cu.edu](mailto:leave@cu.edu) to provide the name and email of the HR representative assisting you in your claim.
2. **Watch** your email. The CU Leave Team will email you back with a link to start the claim process online through The Standard Insurance Company's website. You will be provided with a **Leave incident ticket number**. Please reference this when calling or emailing the CU Leave Team.
3. The Leave Team 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 of receiving a complete application.

## Submitting the Electronic Claim (once you have received the email from step 2 above)

1. **Click** the link in the email received from the CU Leave Team (step 2 above).
2. **Select** *Insurance Benefits Through Work*.
3. **Select** *Create an Account*.
4. **Follow** instructions to register.
5. **Record** your username and password.
6. **Select** *Get Started* on the Home page.

## Information you need to complete your claim

- Name and Social Security Number
- Employer name: University of Colorado
- Group policy number: 399101
- Doctor's contact information: phone, address and fax
- Last expected workday before going on leave
- Nature of claim/medical information

## After you Have Submitted Your Claim

1. The CU Leave Team is notified of your filing and will reach out to your HR representative to complete the claim's employer sections.
2. When the CU Leave Team 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. 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](http://www.cu.edu/employee-services/benefits-wellness/current-employee/disability-insurance/faculty-and-university)

([www.cu.edu/employee-services/benefits-wellness/current-employee/disability-insurance/faculty-and-university](http://www.cu.edu/employee-services/benefits-wellness/current-employee/disability-insurance/faculty-and-university))

[CU Classified Staff Short-Term Disability Benefits website](http://www.cu.edu/employee-services/benefits-wellness/current-employee/disability-insurance/classified-staff)

([www.cu.edu/employee-services/benefits-wellness/current-employee/disability-insurance/classified-staff](http://www.cu.edu/employee-services/benefits-wellness/current-employee/disability-insurance/classified-staff))

[CU Leave website](http://www.cu.edu/employee-services/collaborative-hr-services/cu-campuses/famli-fml-and-parental-leave)

([www.cu.edu/employee-services/collaborative-hr-services/cu-campuses/famli-fml-and-parental-leave](http://www.cu.edu/employee-services/collaborative-hr-services/cu-campuses/famli-fml-and-parental-leave))

[CU Administrative Parental Leave Policy Statement](http://www.cu.edu/ope/aps/5019)

([www.cu.edu/ope/aps/5019](http://www.cu.edu/ope/aps/5019))