

How to File a Short-term Disability Claim

This guide is for CU Faculty and Staff who are enrolled in a Short-term Disability Insurance plan and want to file a disability claim.

Before you File a Claim

- ✓ If you live and work in the state of Colorado, consider if you will apply for CU FMLI leave. FMLI is a wage replacement benefit and is the first payer during an employee's qualifying leave of absence. Any eligible Short-term Disability benefits will be automatically offset (reduced) by an employee's FMLI wage replacement benefit, even if the employee does not apply for CU FMLI.
- ✓ **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. **Submit** a claim using this link: <https://www.standard.com/individual/file-claim>
2. If you'd like to discuss your leave options and eligibility prior to submitting a claim, **email** the CU Employee Services Leave Team at leave@cu.edu.
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

1. **Click** the link in step 1 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 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 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 issued a decision, the Leave Team will notify your HR representative via email and will include all relevant details.
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)

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[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)

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

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[CU Administrative Policy Statement](http://www.cu.edu/ope/aps/5062) - Leave

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