

DISABILITY



Quick Reference Guide: Filing a Short Term Disability Claim Faculty & University Staff

This guide is for CU faculty and university staff, enrolled in the CU Short Term Disability Insurance plan, who want to file a disability claim.

For information on enrollment, please visit the [benefits website](#).

Short term disability benefit overview

Benefit waiting period

- If you added the short-term disability benefit during your initial new hire enrollment period, the **benefit waiting period** is 29 days from the date of disability or when sick leave is exhausted, whichever is later.
- If you did not add the short-term disability benefit during your initial enrollment period, you are subject to the late enrollment penalty. This means, if you file a claim for anything other than an accidental injury during the first 12 months after your coverage becomes effective, the **benefit waiting period** will be subject to a 60-day waiting period.

Benefit payout

- 60% of your weekly pre-disability earnings
- Maximum weekly benefit of \$1,500
- The Standard Insurance Company makes all claim determinations, including total amounts paid for the disability claim and length of the disability claim
- You may only be eligible for a pre-determined pay-out period based on the diagnosis provided by your doctor.

Resources

- [CU faculty and university staff short-term disability benefits website](#)
- [General information for paid parental leave](#)
- [CU administrative parental leave policy statement](#)

Submitting your short term 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 work day before going on leave.
- ✓ **Gather** your doctor's contact information including: Fax, phone and the mailing address.

Starting the claim process

1. **Call** the Employee Services Benefits office to provide the name and email of the HR representative assisting you in your claim. Benefits can be reached at (303) 860-4200, option 3.
2. **Watch** your email. Benefits 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 Employee Services Benefits office.
3. Benefits will reach out to your HR representative or department directly to obtain the answers required to complete the employer section of your application.
4. Standard Insurance Company makes all claim decisions and will send correspondence via mail, generally within 7-10 business days.

Submitting the electronic claim

Information you need to complete your claim	Submitting your electronic claim
<ul style="list-style-type: none">✓ Name and Social Security number✓ Employer name: University of Colorado✓ Group policy number: 399101✓ Doctor's contact information: Phone, address, and fax✓ Last expected work day before going on leave✓ Nature of claim/medical information	<ol style="list-style-type: none">1. https://www.standard.com/individual/file-claim2. Click Insurance Benefits Through Work3. Click Create an Account4. Follow instructions to register. Be sure to keep track of your username and password.5. Once you are logged in, click Get Started on the Home page.

After you have submitted your claim

1. Benefits is notified of your filing and will reach out to your HR representative to complete the claim's employer sections.
2. Once benefits receives the information needed for the required employer questions, the information will be submitted to the Standard Insurance Company.
3. Once the Standard 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 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. Standard Insurance Co. makes all claim decisions and will send correspondence via mail, generally within 7-10 business days.