

# DISABILITY INSURANCE

Customer Service 800-325-5757 ext. 0283  
Website: <http://www3.standard.com/net/public/Individuals>



## FAQ's



- Q. Will I have to provide information regarding my medical history?**  
**A.** If you did not elect coverage prior to this Open Enrollment period, you will be subject to Medical Underwriting and your benefits will go into effect once coverage has been approved by the Standard.
- Q. Since the premium for Disability products is deducted from my payroll check post-tax, am I able to drop these products at any time during the plan year?**  
**A.** No. Enrollment in this plan is for one year and cannot be changed until the next election period.
- Q. When should I file a Short Term Disability (STD) claim as a result of pregnancy or childbirth?**  
**A.** Please file your claim for STD benefits as soon as you cease working due to your pregnancy or childbirth. You may also report a claim up to four weeks in advance of a planned disability absence, such as childbirth.
- Q. How long am I considered disabled as a result of my pregnancy?**  
**A.** If you have a sedentary occupation, you are considered disabled for six weeks after delivery, both vaginal and caesarian section. If your occupation is light to heavy, you are considered disabled for six weeks after vaginal delivery or eight weeks after a caesarian section delivery. The disability periods noted are assuming there were no complications following childbirth. The disability period may be extended if complications arise.
- Q. Do benefits begin on my first day of disability?**  
**A.** Benefits become payable once you have served the Benefit Waiting Period and exhausted all of your sick leave. The Benefit Waiting Period means the period you must be continuously disabled before STD benefits become payable. No STD benefits are payable for the Benefit Waiting Period.
- Q. How long does it normally take for a claim decision?**  
**A.** Once The Standard receives a completed claim application, it will take approximately one week to make a claim decision. If we have not made a decision within one week, you will be notified with details.
- Q. Who do I call with questions about my claim?**  
**A.** For general questions about your claim, please call The Standard's toll-free Disability Benefits number, 800-368-2859. A knowledgeable Customer Service Benefits Examiner will be happy to assist you.

**\*\*This information does not guarantee benefits or coverage.** Every effort has been made to report information accurately. However, all information, including the amount of any benefit and employee eligibility for benefits, is subject to and governed by the terms and conditions of the applicable contract, policy or plan document. In all cases where any of the information provided in this guide differs from the amount of benefit actually provided, the terms of the legal documents will control. Employees are encouraged to check their December check to ensure any payroll deductions reflect the enrollment decisions you have made for the 2011 Plan Year. Please notify PCSB Benefits Department immediately if anything appears to be incorrect.