



Frequently Asked Questions About The Standard's Maternity Guidelines When Filing a Short Term Disability Claim

The following questions and answers will help you file a claim with Standard Insurance Company should you become disabled as a result of pregnancy or childbirth.

When should I file a Short Term Disability (STD) claim as a result of pregnancy or childbirth?

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.

When am I considered disabled as a result of my pregnancy?

You are considered disabled when, as a result of your pregnancy, you are unable to perform with reasonable continuity the material duties of your own occupation. If you have a sedentary occupation and your pregnancy is normal and uncomplicated, the disability period begins on the cease work date recommended by your physician, but not earlier than two weeks before the expected date of delivery. If your occupation is considered light to heavy, the disability period for a normal and uncomplicated pregnancy begins on the cease work date recommended by your physician, but not earlier than four weeks before the expected date of delivery. Please refer to the group policy for the exact definition of disability.

Do benefits begin on my first day of disability?

Benefits become payable once you have served the Benefit Waiting Period. 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. Please refer to the group policy for the length of your Benefit Waiting Period.

How long am I considered disabled following childbirth?

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 a 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.

What happens if my delivery occurs within the Benefit Waiting Period? Do I still receive six weeks of benefits?

STD benefits are only paid for the period of disability following the Benefit Waiting Period. Following an uncomplicated vaginal delivery, you are considered disabled for six weeks. This means in some instances when childbirth occurs during the Benefit Waiting Period, benefits

will be paid for less than six weeks.

What should I do if I have complications following my childbirth?

If complications arise following childbirth that will prevent you from recovering during the normal recovery period, your doctor will need to provide The Standard with written documentation of your specific limitations and restrictions. This documentation may include the completion of an attending physician's statement or pregnancy questionnaire, and/or copies of your medical records. Once this information has been received, your claim will be reviewed for an extension of STD benefits.

Are benefits paid for periods of child-parent bonding, breast feeding, or child illness?

Disability benefits are paid only while you are unable to work at your own occupation. The actual amount and length benefits are paid is based upon your group policy. No benefits are paid for periods of child-parent bonding, breast feeding, or child illness.

How long does it normally take for a claim decision?

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.

Whom should I call with questions about my claim?

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.