

Disability Insurance Headlines



Don't Forget! Complete a leave request on Eduphoria if you are a professional or para. If you are not, contact your supervisor for leave requirements.

Frequently Asked Questions About Filing a Claim

Q: When should I file a claim?

A: Claims can be made **anytime** you diagnosed unable to work by a doctor. Claim form should be completed after the diagnosis and preferably **after** your last day at work.

Yes, you can file a claim during summer or winter break!

Download a disability claim packet from the Benefits Website.

www.mesquiteisd.org

For Staff

Forms

Benefits Forms & Instructions

Claim Forms & Instructions



Complete the Employee's Statement.

Have your doctor complete the Attending Physician's Statement.

Return the packet to the Benefits Office for completion and processing.

Q: Is my claim information kept confidential?



A: Every piece of information about you and your claim is confidential. TheStandard does not discuss your claim with anyone other than you unless you give written authorization to do so.

Q: How long does it normally take to make a claim decision?

A: Prompt claim resolution and payment is important to TheStandard. Claim decisions are typically made within 5-7 business days after all three components of your claim are received at TheStandard (statements from Employee, Physician, and Employer). Contractually, they have 60 days to pay or deny a claim from the received date. If additional information is needed, you will be notified immediately.

Q: How long will it take to receive my first check?

A: After your claim has been approved and your benefit waiting period has been satisfied, you will receive your first benefit check within three to five business days following your first month of disability. Benefits are typically paid on a monthly basis.

Q: Are my disability benefits taxable?

A: Your disability insurance benefits are not taxable because your disability coverage/premiums are paid with after-tax dollars.

Q: What if I am thinking about returning to work?

A: When you're considering returning to work, contact your claim specialist at TheStandard. The specialist will help answer your questions and identify any documentation you may need to ensure your claim is administered correctly.

First Day Hospital Benefit

With this benefit, if an insured employee is admitted as a hospital **inpatient** for at least four hours during the Benefit Waiting Period, (not for outpatient procedures) the Benefit Waiting Period will be satisfied. Benefits become payable on the date of hospitalization; the maximum benefit period also begins on that date. This feature is included only on LTD plans with Benefit Waiting Periods of 14 days or less.



- ◇ Disability coverage has a pre-existing condition limitation for 12 months prior to effective date of coverage.
- ◇ During benefits annual enrollment, employees may increase monthly benefits by \$300 and go down one plan level without triggering the pre-ex limitation.
- ◇ You cannot file a Disability claim for a Workers Compensation injury.

**The Standard 1-800-368-1135
Grp. Policy #648015-A**



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Visit the Mesquite ISD Benefits
Website for more information

www.mesquiteisd.org

For Staff

Benefits Department

Benefits/Insurance Information

**View Disability policy online*