

# Frequently Asked Questions About Filing a Short Term Disability Claim



The following questions and answers will help you file a claim by telephone with Standard Insurance Company (The Standard) should you become disabled. The steps outlined below will enable you to access our efficient claims services quickly and easily.

## When should I report a Short Term Disability (STD) claim?

Report a claim as soon as you believe your absence from work may extend beyond 7 calendar days. You may report a claim up to four weeks in advance of a planned disability absence, such as childbirth or a scheduled surgery.

## What number do I call to initiate the claim process?

Please call The Standard's Disability Claim Reporting Service at 800.378.2395 to report a claim.

## What are the hours of operation for the Disability Claim Reporting Service?

The Standard's customer service benefits examiners are available Monday through Friday between 5:00 a.m. and 5:00 p.m., Pacific Time. If you call outside these hours, you may leave a detailed voicemail message, including your name and phone number, and a customer service representative will call you the following business day during business hours. Please identify yourself as an employee of Coldwater Creek.

## When I call to report my claim, what questions will I be asked?

You will be asked to provide the following information:

- Employer: Coldwater Creek
- Group Policy Number: 646537
- Name and Social Security Number
- Department and last day at work of full-time active work
- Manager's name and phone number
- Nature of claim and whether it's work-related
- Medical information
- Treating Physician information\*  
(Name, address, phone #, and fax #)

\*Within one business day of filing a claim, The Standard will fax an Attending Physician's Statement (APS) to your doctor for completion. The Standard will make up to three follow-up attempts to obtain a completed APS from your doctor. Although The Standard will be following up with your doctor, we encourage you to contact your doctor and ask their assistance in completing the APS on your behalf. You will be responsible for providing any necessary authorizations to your doctor to release this information to us.

## Who is responsible for notifying Coldwater Creek of my absence?

It is your responsibility to follow the normal Coldwater Creek absence reporting procedures by notifying your manager or supervisor of your absence. The Standard will notify Coldwater Creek of your intent to file an STD claim.

## Will I receive a confirmation from The Standard after I initiate a claim?

After initiating an STD claim, The Standard will send you a letter confirming receipt of your claim. In addition, The Standard will include our Attending Physician's Statement (APS), Fraud Notices and an Authorization to Obtain Information form for you to sign and return, where applicable.

## Where do I send completed forms?

Completed forms may be mailed to:  
Standard Insurance Company  
Employee Benefits Division  
P.O. Box 2800  
Portland, OR 97204

Or if you prefer, you may fax completed forms to our office. Our toll-free fax number is 800.378.6053.

## 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.

## If my claim for STD benefits is approved, how long will it take to receive my first check?

STD benefit payments are paid in arrears on a weekly basis. In most cases, STD checks are mailed on Wednesday of each week. STD benefit payments that are payable for retroactive claims will be mailed following claim approval. STD checks will be mailed directly to your residence.

## 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.

### Filing a Claim for Short Term Disability



If you are disabled for more than 7 calendar days, please call The Standard weekdays between 5:00 a.m. and 5:00 p.m., Pacific Time at 800.378.2395. You will need to provide the following information:

- |                   |   |
|-------------------|---|
| Coldwater Creek   | Group Plan Number 646537                        |
| • Name and SSN    | • Last day at work                              |
| • Nature of claim | • Physician information/<br>Medical information |