



# Filing Your Short-Term Disability (STD) Claim

No Claim Form Needed



## STEP 1:

### Call us toll free at 866-628-2606

You don't have to complete a claim form to submit your claim. An intake specialist will collect all of the details regarding your condition. The sooner your claim is submitted, the sooner the claim process can begin.



## STEP 2:

### Eligibility verification

We might request more information from you, your employer and/or your doctor, if needed.

— OR —

Now you can get to a decision faster by giving your permission for a health advocate to provide medical information related to your condition directly to the disability team. No more waiting for your doctor to fill out and return paperwork.



## STEP 3:

### Claim evaluation

A team of seasoned disability claim analysts will evaluate your claim and utilize clinical resources as needed.



## STEP 4:

### Claim status update

Initial claim status updates will be communicated to you and your employer, if necessary.



## STEP 5:

### Claim decision

Within three days of our receipt of all necessary claim information, you will receive our claim decision. Before benefits are paid, the elimination period must be satisfied.

**Need to submit a short-term disability claim?**

**Call our claims service center toll free at 866-628-2606**

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