

## Frequently Asked Questions About Filing A Long Term Disability Claim

This Frequently Asked Questions document has been created to answer some of your questions about assisting your employees in filing a Long Term Disability (LTD) claim with Standard Insurance Company (The Standard).

### When Should Employees Report A Claim?

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You should direct your employees to report a claim as soon as they believe they will be absent from work beyond 3 months. If they are uncertain about how long they will be absent or whether they should file a claim or not, we suggest that they file their claim. This offers them some peace of mind and allows for The Standard to begin its review and issue a timely payment if appropriate.

### How Do Employees File A Claim?

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You should direct your employees to go to [standard.com/eforms/3379\\_tiaa.pdf](http://standard.com/eforms/3379_tiaa.pdf) to download, complete and print a Long Term Disability claim packet.

A typical application for disability benefits contains the following documents:

- Employee's Statement
- Employer's Statement
- Attending Physician's Statement (APS)
- Authorization to Obtain and Release Information

### When Employees Report A Claim, What Information Will They Need To Provide?

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They will be asked to provide the following information — in addition to other questions about their absence:

- Employer name: **The University of North Carolina**
- Group Policy number: **134598**
- Name and Social Security number
- Last day they were at work
- Nature of claim/medical information
- Physician's contact information (**name, address, phone and fax number**)

### Who Is Responsible For Notifying Me Of Employee Absences?

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It is the employee's responsibility to follow your institution's absence reporting procedures and notify their manager or supervisor of their absence.

### What Can Employees Expect After They Submit The Completed Forms?

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Once The Standard receives the required paperwork, which includes the Employee's Statement, Employer's Statement, Attending Physician's Statement and Authorization to Obtain and Release Information, The Standard will contact your employee to discuss any additional information that may be necessary to complete the processing of their claim and to answer any of their questions.

## **If An Employee's Claim For Benefits Is Approved, How Long Will It Take To Receive Their First Check?**

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After the 90 day Benefit Waiting Period in the group policy is served, LTD benefit payments are paid on the 1<sup>st</sup> of each month and are mailed directly to their residence. LTD benefit payments that are payable for retroactive claims will be paid immediately following claim approval.

## **What Is The Monthly Annuity Premium Benefit (MAPB)?<sup>1</sup>**

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The group policy includes a Monthly Annuity Premium Benefit (MAPB) that is designed to protect a disabled individual's retirement fund if your employee was participating in the institution's retirement plan at the start of disability. Your employee must be Disabled and eligible to receive a Monthly Income Benefit for the MAPB to be payable. The MAPB is paid directly to TIAA. Your employee is eligible to continue to receive the MAPB as long as they do not elect to receive, at any time during their disability, all of the benefit payable from the TIAA Retirement Annuity Contract and/or retirement unit annuity certificate under any option available.

The Monthly Annuity Premium Benefit does not apply to TIAA Supplemental Retirement Annuities (SRAs) or to contributions paid to them.

If your employee's LTD claim is approved, and your employee is a current TIAA participant, then no additional enrollment steps are required. The employee would need to provide their TIAA contract information to The Standard. If the employee does not currently have a UNC ORP account with TIAA, one must be established via the TIAA microsite (same enrollment site as new employees). Once the account has been established, the employee will need to provide that information to The Standard.

Once your employee's LTD claim has been approved and their UNC ORP account is established with TIAA, the monthly MAPB, based on your employee's Predisability Earnings as outlined in the group policy, will be deposited into their ORP account each month – not to exceed the U.S. Internal Revenue Code limit on contributions made to the employer's retirement plan. This benefit will continue to provide contributions to their UNC ORP retirement plan while they are disabled.

## **Who Should Employees Call With Questions About Their Claim?**

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If they have already filed a claim, please direct them to call The Standard's Disability Benefits toll-free number, 800.348.3226.

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<sup>1</sup> The Monthly Annuity Premium Benefit (MAPB) is subject to the terms and conditions of the group insurance policy and certificate. This is only intended to provide a high level summary of the MAPB. Please contact University of North Carolina with any questions or for a copy of the group insurance certificate.