When Should You File a Short-Term Disability ("STD") Claim ?

- You should file for Short-Term Disability benefits as soon as you are aware that you will be out of work due to sickness or injury longer than the benefit elimination period provided in the City's Short Term Disability plan. The elimination period for AFSCME members is 14 calendar days, and the elimination period for all other eligible groups is 11 calendar days.
- If you are filing a maternity claim or a claim for a future planned surgery, we ask that you file no sooner than 30 days prior to your expected due date/surgery date.
- Claim forms must be submitted no later than 45 days from commencement of disability (or within 30 days from Workers' Compensation denial).
- If your disability is due to an on-the-job injury or illness, contact your employer to assist you in filing for Workers' Compensation benefits. Your employer will help you determine if you are also eligible for STD benefits.

Filing a claim for STD Benefits via Fax, Mail or Email

- Claim submission is via fax **(877) 404-6457,** mail to **Dearborn National, P.O. Box 7071, Downers Grove, IL 60515** or email to **disabilityclaims@dearbornnational.com.**
- There are 3 sections to the Claim Form; each section can be sent to us separately.
- Your claim is considered "complete" once we have all 3 sections of the Claim Form; each section is described below.
- A claim decision is made when we have all parts of your Claim Application, and we have obtained any information we find necessary to complete your submission.

Three Parts to the STD Claim Form

- Employee/Claimant Statement
  - Complete the Claimant Statement in full.
  - Sign and date the "Authorization to Obtain and Disclose Information" section.
  - Complete the Direct Deposit Authorization Agreement if you wish to receive approved benefits via direct deposit to a checking or savings account.
  - Return all completed forms and authorizations via fax or US mail to the number/address to the number/address above.

- Attending Physician Statement ("APS") (not required for uncomplicated Maternity claims)
  - Provide the physician treating you for your disabling condition with the section of the claim form labeled "Attending Physician Statement".
  - If you are seeing multiple physicians for your condition, please ask each doctor to submit a Statement.
  - Ask them to complete it in its entirety, write their name, sign and date it.

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- Return all completed forms and authorizations via fax or US mail to the number/address above.

- Employer Statement
  - Ask your employer to complete the Employer Statement in full, sign and date it.
  - Your employer should submit a copy of your W4, otherwise Federal Taxes will be deducted at a rate of 25% of your gross benefit.
  - Ask your employer to return the completed statement (and attachments if applicable) via fax or US mail to the number/address above.

Claim Acknowledgement

You will receive a letter acknowledging our receipt of your claim. In the letter, we will communicate what is needed to make your claim complete. If you have submitted items we mention in our letter, please call us at (877) 348-0487 to confirm we have received them.

Claim Decision

A claim determination will be made when all necessary information pertinent to your disability has been received. We may request additional information from you, your employer and treating provider(s) in order to reach a decision on your STD claim. Once a claim submission is considered complete and we have all information needed to make a decision, you will be notified of your claim decision by telephone and/or in writing within 5 days of the claim becoming complete.

Claim Payment

If your claim is approved, benefits are paid following each week of disability. You can choose, if you wish, to receive benefits by check in US mail or via direct deposit.

Maternity Claims

For maternity claims, it is our standard practice to make one complete payment for the entire duration of your disability. Your benefit waiting period ("elimination period") typically begins on your date of delivery but can begin sooner if supported by medical evidence. Your benefits begin once your waiting period is satisfied.

Customer Service

You can always reach us toll-free at (877) 348-0487, Monday through Friday from 7AM – 7PM Central Time if you have any questions regarding your claim.

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