



Washington State Council of Fire Fighters

Frequently Asked Questions About Filing A Long Term Disability Claim

The following questions and answers will help you file a Long Term Disability (LTD) claim with Standard Insurance Company (The Standard). The steps outlined below will enable you to access our efficient claims services quickly and easily.

When Should I Report A Claim?

Report a claim as soon as you believe you will be absent from work. Contact DiMartino Associates for more information on your Benefit Waiting Period. If you are uncertain about how long you will be absent or whether you should file a claim or not, we suggest that you file your claim. This offers you some peace of mind and allows for The Standard to begin its review and issue a timely payment if appropriate.

How Do I File A Claim?

To file a paper claim, contact Washington State Council of Fire Fighters Account Specialist, Teri Nisbett at teri@dimarinc.com or call DiMartino Associates at 206.623.2430.

A typical application for disability benefits contains the following documents:

- Employee's Statement
- Employer's Statement
- Attending Physician's Statement (APS)¹
- Authorization to Obtain and Release Information

When I Report My Claim, What Information Will I Need To Provide?

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

- Policyholder: **Washington State Council of Fire Fighters**
- **Group ID: 10141971**
- Name and Social Security number
- Last day you were at work
- Nature of claim/medical information
- Physician's contact information (**name, address, phone and fax number**)¹

Where Do I Send The Completed Forms?

Completed forms may be mailed to:

Standard Insurance Company
P.O. Box 2800
Portland, OR 97208

Or if you prefer, you may fax completed forms to our office at 800.378.6053.

What Can I Expect After I Submit The Completed Forms?

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, your benefits analyst will contact you to discuss any additional information that may be necessary to complete the processing of your claim and to answer any of your questions.

If My Claim For Benefits Is Approved, How Long Will It Take To Receive My First Check?

After the Benefit Waiting Period as outlined in your group policy is served, LTD benefit payments are paid in arrears on a monthly basis based on the date of disability and are mailed directly to your residence. LTD benefit payments that are payable for retroactive claims will be paid immediately following claim approval.

Working In Washington State?

Employees working in Washington may be eligible to receive paid medical leave or paid family leave under a program administered by the Employment Security Department. Please contact your employer's Human Resources department if you: Wish to submit a claim, would like more information and/or feel you're entitled to benefits.

Who Should I Call With Questions About My Claim?

If you have already filed a claim, please call The Standard's Disability Benefits toll-free number, 800.368.1135. If you are looking for general information, please contact Washington State Council of Fire Fighters Account Specialist, Teri Nisbett at teri@dimarinc.com or call DiMartino Associates at 206.623.2430.

Who Is Responsible For Notifying My Employer Of My Absence?

It is your responsibility to follow your employer's absence reporting procedures by notifying your manager or supervisor of your absence.

¹ It is your responsibility to provide the Attending Physician Statement to your treating physician to complete and fax back to The Standard.