



SHORT TERM DISABILITY Frequently Asked Questions

What is Short Term Disability (STD)?

STD insurance provides income replacement when you cannot work because of a covered illness or injury.

What are the waiting period buy down options?

Because everyone's situation is different, there are 5 plan options to choose from: 15 day, 30 day, 60 day, 90 day, & 120 day.

How do I know which plan is best for me?

Consider how much Personal and TERM time you have on the books, and your current financial situation. How long can you go without a paycheck?

Can I use STD to take care of my family?

No, STD is only for the employee, when the employee is unable to work due to a disability.

Can I receive STD benefits while on Worker's Compensation (WC)?

No, if your disability is a result of a workplace injury or illness and you are receiving benefits for the disability under worker's compensation you will not be eligible for STD benefits.

How do I receive STD benefits?

If you become disabled and are enrolled in one of the County's STD plans, you should apply for STD immediately. You'll need to exhaust all of your Personal and TERM time on the books before your regular STD payments can begin. However, you may be eligible for a minimum benefit of \$25.00 weekly while you are exhausting your accruals.

When should I report a STD claim?

Report a claim as soon as you believe you will be absent from work beyond 15 calendar days. This will allow The Standard to begin its review and issue a timely payment if appropriate. You may report a claim up to four weeks in advance of a planned disability absence, such as childbirth or scheduled surgery.

How do I file a claim?

You will need to complete the [Short Term Disability Claim Application](#).

- ✓ Ignore page two! The County works directly with The Standard to complete this electronically after your Physician's Statement has been received.
- ✓ On page four (Employee/Attending Physician's Statement), you will complete and sign your part on the top, then have your physician complete the lower part. If more than one physician is treating you, please use multiple copies of page four in order for each physician to complete their own section. Be sure to select Board of County Commissioners from the drop down menu at the top.
- ✓ On page six (Authorization to Obtain and Release Information), you will print your name and your social security number, then sign and date the lower part.
- ✓ You or your physician may mail or fax the completed forms (pages 4 & 6) to The Standard using the contact information provided on the claim application, in the upper left corner of page one.



Where do I send my completed STD claim forms?

Either you or your physician will mail or fax pages 4 & 6 to The Standard using the contact information provided on the claim application, in the upper left corner of page one.

Standard Insurance Company
PO Box 2800, Portland, OR 97208
Fax 800-378-6053

Who fills out the Employer's Statement and how do I get this completed?

The Employer's Statement is found on page two of the STD claim packet. Orange County Government will complete this for you and will provide it directly to The Standard on your behalf. You do not need to do anything as this is an automatic process which is handled behind the scenes, after the Employee/Attending Physician's Statement (page 4) and the Authorization to Obtain and Release Information (page 6) have been received by The Standard.

How can I check the status of my STD claim application?

The Standard will process your claim request, let you and/or your physician know if anything additional is required, and provide you with updates along the way. For immediate assistance, please contact The Standard directly.

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(407) 913-3458

The Standard Insurance
(800) 378-4668

How much is the STD benefit?

The STD benefit pays 60% of your weekly pre-disability earnings, reduced by deductible income you receive. The maximum weekly benefit is \$2,500.

What is deductible income?

Deductible income is income you receive, or are eligible to receive, from other sources. For example Personal and TERM time accruals, unemployment compensation, work related earnings, etc.

How do I apply for Family Medical Leave (FML)?

FML is a separate benefit unrelated to STD. If you have been employed by the County for one year or more, you will need to reach out to your HR Service Center in order to apply for FML. FML paperwork is different from STD paperwork, however, it also includes documents for you to complete as well as your attending physician(s). More information and forms can be found on the OrangeNet.

Looking for more information?

Please review The Standard's [Frequently Asked Questions](#).

Prefer to speak directly with a representative from The Standard?

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(407) 913-3458

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