

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 beyond 3 months. 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 claim, contact your campus benefits administrator or go to 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 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:

- Employer name: **The University of North Carolina**
- Group Policy number: **134598**
- 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**)

Who Is Responsible For Notifying My Institution Of My Absence?

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

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, The Standard 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 90 day Benefit Waiting Period in your group policy is served, LTD benefit payments are paid on the 1st of each month and are mailed directly to your 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)?¹

The group policy includes a Monthly Annuity Premium Benefit (MAPB) that is designed to protect a disabled individual's retirement fund if you were participating in the institution's retirement plan at the start of disability. You must be Disabled and eligible to receive a Monthly Income Benefit for the MAPB to be payable. The MAPB is paid directly to TIAA and not to you. You are eligible to continue to receive the MAPB as long as you do not elect to receive, at any time during your 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 LTD claim is approved, and you are a current TIAA participant, then no additional enrollment steps are required. You need to provide your TIAA contract information to The Standard. If you do 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, you will need to provide that information to The Standard.

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

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, 800.348.3226. If you are looking for general information, please contact your campus benefits administrator.

¹ 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 your employer with any questions or for a copy of the group insurance certificate.