

## Reporting Absences and Filing For Short Term Disability Benefits

It feels good to be prepared. That's why we've developed the following guide to help you report an absence with Standard Insurance Company. Please use the steps outlined below should you become disabled or need to file for a leave of absence from work. They will enable you to access our in-house Absence Management Service Center (AMSC), online or via telephone.

### When Should I Report An Absence?

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Contact The Standard if you are absent from work, or know you will be absent from work, for more than 3 calendar days due to the following:

- Your own serious health condition (including pregnancy)
- To care for your newborn child
- The placement of your adopted or foster child
- To provide care for a qualifying family member with a serious health condition
- To care for a covered service member injured in the line of duty
- For qualifying military exigency, allowing family members to take leave to prepare for or deal with issues that arise as a result of a family member being called to serve in the military

### How Do I Notify The Standard About An Absence?

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- Call the AMSC at **844-239-3560**; or
- Report it online:
  - Go to [www.standard.com](http://www.standard.com) and choose **I am an individual**
  - On the next page, select **Report an Absence**
  - The next page, select Log in to Report an Absence
  - You will be asked to provide the following information:
    - Company ID:** County of San Bernardino
    - Username:** This is your last name + the last 4 digits of your SSN
    - Password:** If this is your first time reporting an absence, you will enter the word "password" as your password. You will then be prompted to choose a personal password.

### What Are The Absence Management Service Center Operation Hours?

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The AMSC is available Monday through Friday, between 4 a.m. – 5 p.m. Pacific Time.

### When I Call To Request Leave Or Report My Absence, What Questions Will I Be Asked?

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

- Employer Name: **County of San Bernardino**
- Last day you were at work or are expected to be at work
- Reason leave is requested
- If you are planning to file a short term disability claim, we will ask you to provide your Physician's contact information (name, address, phone, and fax number)

### When Should I Report an Intermittent Absence?

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Your absence should be reported as soon as you are aware that you will miss scheduled time off from work. You must report your intermittent absence within 48 hours of the start of the first shift you miss. Failure to do so may jeopardize your job protection for those absences.

Please note that the County of San Bernardino has a late reporting provision which requires you to report your request for intermittent absences within 2 days of the incident.

## **How Do I Report an Intermittent Absence?**

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When you miss time associated with an approved, open intermittent leave, you can quickly and easily report absences through The Standard's self-service phone system. When you call us, say "report an absence" when asked, and you can report your time off without needing to speak to a representative. This service is available any time of day or night.

To use the system you will need to provide:

- Your leave number. Your leave number is found on correspondence we sent you after we approved your intermittent leave.
- Your date of birth.
- The date of the absence. You may report multiple absences during one call. Dates can be today, or in the past or future, however each absence will be a separate entry during the same call.
- The type of absence. You will need to let the system know if your absence is related for your condition or is to attend a medical appointment.
- The number of hours you were scheduled to work, and the number of hours of leave taken, for each day you are reporting.
- A number where you can be reached. You will be asked to provide a call back number if we need to contact you for further information.

Once the automated intake is complete, you will receive a confirmation number to let you know that your absence report has been successfully submitted.

Don't forget to notify your manager and follow your department's usual call-in procedures.

## **Who Is Responsible For Notifying County of San Bernardino Of My Absence?**

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It is your responsibility to follow your department's usual call-in procedures.

## **Will I Receive Any Notification After I Initiate A Leave Or Claim?**

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After initiating a request for time off under Family Medical Leave and/or claim for Short Term Disability (STD), The Standard will send you a letter confirming receipt of your leave request. If you are filing for an STD claim, The Standard will fax an Attending Physician's Statement<sup>2</sup> to your physician to complete; an Authorization to Obtain Information will be mailed to you to sign and return. If you called to request a leave but did not initiate an STD claim, you will receive a Certification of Health Care Provider form. These forms should be returned to The Standard by the due date indicated in your letter. You will also receive letter about "Your Benefits While on Medical Leave of Absence", including "Continuation of Benefits Designation" form from the County. You are expected to read the information and return the Benefits Designation form to the County.

## **Where Do I Send The Completed Forms?**

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If you are required to submit paperwork, please send the completed forms to:

Standard Insurance Company  
Employee Benefits Division  
PO Box 3877  
Portland OR 97208

Or you may fax completed forms to 866.751.5174.

## **How Long Does It Normally Take For An STD Claim Decision?**

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It will take approximately one week to make a claim decision (once your completed claim application is received). If we have not made a decision within one week, you will be notified as to why.

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

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After the Benefit Waiting Period of 7 days has been served and your STD claim has been approved, STD benefit payments are paid in arrears on a weekly basis. In most cases, checks are mailed on Wednesday of each week. STD benefit payments that are payable for retroactive claims will be mailed following claim approval. STD checks will be mailed directly to your home address listed in EMACS system.

## Can I Receive My Benefit Payment via Direct Deposit?

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Electronic Funds Transfer (EFT) is an available option for receiving benefit payment. Information about initiating the EFT/direct deposit will be included in your approval letter.

## Will FICA Taxes Be Deducted From My Benefit Payment?

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FICA tax is composed of two parts, Social Security and Medicare. As a County employee, you will not contribute to Social Security tax, however, Medicare will be withheld under the following three circumstances:

1. During the first six complete calendar months after the individual ceases work due to disability.
2. During disability when the claimant returns to work with the policyholder.
3. During the first six complete calendar months after the employee ceases work again.

## More Questions?

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Call The Standard's Absence Management Service Center at **844-239-3560**.