



Request STDI/LTDI claim forms from your HR department

If HR is non-responsive or can't provide the forms

Request STDI/LTDI claim forms from the insurance carrier

Complete and submit claim forms to the insurance carrier

Once your claim has been received, the administrator is permitted an initial 45 days to review your claim, though they are allowed to take two 30-day extensions. Therefore, you should receive notice of their decision within 105 days of submitting your claim.

Is your claim approved?

No

If your claim is denied in whole or in part, you will be given 180 days from the date you receive the denial letter to file an internal "administrative appeal." (It is important to strictly follow your plan's administrative appeal process, as failing to do so could forever waive your right to pursue your claim for these benefits.)

You receive benefits until you are no longer disabled, a limitation applies, or you reach your maximum benefit period.

Submit your appeal according to the instructions in your denial letter.

Once you've submitted your appeal, the administrator may take 45 days to review your appeal, although they are allowed to take an additional 45-day extension. Therefore, you should receive notice of their decision within 90 days of submitting your appeal.

Is your appeal approved?

Yes

No

If your appeal is denied in whole or in part, your notice *should* provide the reason(s) for the denial, including an explanation of the basis for disagreeing your treating providers' opinions and the Social Security Administration's determination that you are disabled (if applicable to your case). The denial will also explain whether you may pursue another internal appeal.

Is a another internal appeal available to you?

No

Yes

After exhaust your internal administrative appeals, or do not wish to pursue additional *voluntary* remedies available to you, you may file a lawsuit for your benefits. However, you *must* do so within a certain amount of time (usually within 3 years).

Is it mandatory?

Yes

No

Do you have new information to submit? (It is important to submit all relevant information because once the administrative appeal process ends, you will not be allowed to submit any new evidence.)

Yes

No