

Frequently Asked Questions About Filing A Critical Illness Insurance Claim

The following questions and answers will help you file a Critical Illness insurance claim with Standard Insurance Company (The Standard).

When Should I File A Claim?

File a claim if you or your covered dependent(s) incur a covered Critical Illness. See your Group Certificate for a list of Critical Illnesses covered under your policy.

How Do I File A Claim?

To file a claim online, go to standard.com, click on the following options:

- “Log in”
- “Don’t have an account? Start here” to create an account and follow the steps
- “Get Started”
- “Start a new Claim”
- “Critical Illness”

To file a paper claim, go to standard.com, choose “File a Claim”, select “Start a Claim” and then click on “Paper Claim Forms” to download a claim form.

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

You will be asked to provide the following information:

- Employer name: **School Board of Brevard County, Florida**
- Group Policy number: **759084**
- Name and Social Security number
- Nature of claim/medical information
- Physician’s contact information (name, address, phone and fax number)

A typical claim packet for critical illness benefits contains the following documents to complete, sign and date:

- An Employee’s Statement, which may include support documentation
- An Authorization to Obtain and Release Information.
- An Attending Physician Statement

The Standard may request medical records from your physician.

Where Do I Send The Completed Forms?

Mail completed, signed and dated forms to:

Standard Insurance Company
P.O. Box 85508
Lincoln, NE 68501-5508

Or if you prefer, you may fax completed forms to our office at 402.328.4029.

How Long Does It Take To Make A Claim Decision?

Once The Standard receives the required completed, signed and dated documents listed above, it will take approximately 5 business days to make a claim decision. If we have not made a decision within 5 business days, you will be notified with additional details.

Who Should I Call With Questions About My Claim?

If you have already filed a claim, please call The Standard's Customer Service toll-free number 866.851.5505. The Standard's Customer Service Center representatives are available to assist you Monday through Friday, 9:00 a.m. through 8:00 p.m., Eastern Time. If you filed your claim online, you can login anytime to check the status of your claim at standard.com.

If you are looking for general information about your coverage or would like to obtain a copy of your Group Certificate of Insurance, contact your benefits administrator.