



David Douglas School District

How to Report a Short-Term/Long-term Disability Claim

It's easy! First, you need to set up an appointment with your Leave Coordinator to plan out your medical leave if you haven't already done so. Second, you will need to know what disability carrier you have. David Douglas offers three different group plans. OEBB – The Standard, American Fidelity Assurance (AFA), and/or AFLAC.

When do I call?

Call in advance of your leave when you know you are going to be gone for 14 or more calendar days.

The Standard

Phone: 1-800-756-8115

Group#: 646595

American Fidelity Assurance (AFA)

Phone: 1-800-662-1113

AFLAC

Phone: 1-503-491-2865

Group#: CA682

Remember, even though you call your disability carrier, you still must call your Human Resource's Leave Coordinator before your first day of absence to set up a medical leave. When applicable please advise your Leave Coordinator 30 days in advance or in case of emergencies before your first day of absence.

What happens next?

During the phone call to the disability carrier, you will be asked a number of questions regarding your illness or injury, the first day you expect to be absent, as well as your anticipated return-to-work date. If the absence is due to giving birth, you will need to provide the actual or expected date of delivery. You be asked to provide general information about yourself as well as your health care providers contact information.

After the initial call to set the claim up your disability carrier will be send you a letter in the mail. Every disability claim will have three forms to be completed. One for the employee to complete called an "Employee Statement," one for the employer to complete called an "Employer Statement," and one for the health care provider to complete called an "Attending Physicians Statement."

If you are initiating a claim with The Standard, The Standard will electronically send your employer the Employer Statement. American Fidelity Assurance and AFLAC will send paper copies of the Employer Statement to you and you then must give the forms to your Leave Coordinator to complete.

What happens if my disability claim is approved?

If your disability claim is approved, you will receive an approval letter that shows the date you are expected to return to work and provides a telephone number to call if you have questions about your coverage.

Remember, you will be receiving separate information regarding your medical leave from your Leave Coordinator.

What happens if my disability claim is denied?

If your disability claim is denied, you will receive a letter from the carrier providing you with specific reasons for the denial of disability benefits and an explanation of how to appeal the denial. Upon receipt of the letter, you should contact your doctor and Leave Coordinator to schedule your return to work. If your disability benefits are denied, you may still be eligible for medical leave; please keep in contact with your Leave Coordinator.