**Disability Plan Claims**

If you are enrolled in a voluntary disability plan through The Standard, you can file a claim after your doctor takes you out of work. You may apply for benefits even if you are still receiving sick pay from the school and/or receiving workers’ compensation benefits. You may apply in the summer even if you are a 9- or 10-month employee and are off during the summer months.

For more information on filing a claim, refer to The Standard’s [Frequently Asked Questions About Filing a Disability Claim](http://www.pcsb.org/risk-forms). This outlines information on pre-existing benefits if you enrolled in the plan less than 12 months prior to going out on leave.

You will need to complete a Disability Claim Form to receive your benefit. This form has a section that your physician will need to complete. Apply as soon as you know you will be absent from work beyond your elected waiting period. Go to [http://www.pcsb.org/risk-forms](http://www.pcsb.org/risk-forms).

**Disability Benefits During Pregnancy:** The plan provides coverage for a disability period up to six weeks postpartum for an uncomplicated pregnancy, and up to eight weeks postpartum for a cesarean delivery, providing that certification of disability is submitted by the attending physician. Benefits are subject to a waiting/elimination period. A pregnancy that began prior to the effective date of the coverage will be considered preexisting.

**MetLife Hospital Indemnity Plan (HIP)**

If you are enrolled in the MetLife HIP plan and are hospitalized during your leave, you may be able to receive a daily benefit. You will need to complete a MetLife HIP Claim Form to receive your benefit. Go to [http://www.pcsb.org/risk-forms](http://www.pcsb.org/risk-forms).