




Short-term disability and paid family and medical leave claim submission process



What is short-term disability?

 Short-term disability (STD) is a form of insurance that provides income protection in the form of a weekly benefit if you're unable to work due to a non-work-related illness or injury. 

What is state paid family and medical leave?

State paid family medical leave (PFML) programs are government-mandated insurance benefits that  provide paid leave to eligible employees for qualifying family or medical reasons.

How do I file a claim?

 **Phone (866) 274-9887** (preferred method)

or

 Visit **equitable.com**

- 1 Download the applicable claim form.
- 2 Submit the completed form through one of the following methods:

 **Email:** EBClaims@equitable.com

 **Fax:** (315) 477-2499

 **Mail:** Equitable EB Claims, 8501 IBM Dr., Suite 150-C, Charlotte, NC 28262

What do I need to file a claim?

There is minimal information needed to submit a claim. You should expect to provide:

- First and last name
- Social Security number
- Date of birth
- Employer name
- Work state

Additional helpful information:

- Group ID
- Date of disability
- Last day worked
- Treating physician contact information
- Expected return to work date (if known)

What happens after I file a claim?

1 Acknowledgment

An acknowledgment will be generated within 2 business days.

2 Consideration

If we **do** have enough information to complete your claim:

- A decision will be made within 10 business days by phone and/or email/letter.
- Your employer receives the decision at the same time.

If we **do not** have enough information to complete your claim:

- You'll get a call within 2 business days to gather missing information.
- Medical records may be requested on your behalf.

Note: Your employer may be contacted to confirm your last day worked, work state and return-to-work expectations. They play a key role in helping ensure your claim is processed smoothly.

How do I track the progress of my claim?

Your EB360[®] dashboard gives you full visibility over the claims process, including the ability to:¹



Track claim status and key dates.



Upload documents quickly and securely.



Send secure messages to your assigned claims examiner.



View payment history and upcoming payment details.



Request changes to leave dates or ask for additional time.

Note: Employers also have access to EB360[®], allowing them to track your claim status and support you with timely updates and coordination.

¹ EB360[®] features may vary depending on claim and administrative type.

Equitable claims advantage



Dedicated examiner

Each short-term disability and paid family and medical leave claim is assigned to an experienced claims examiner who serves as the primary decision-maker throughout the process. While the claims examiner leads the effort, the claim may also involve collaboration with other team members to ensure a thorough and efficient review. This personalized approach adds a human touch, proactive communication and compassionate guidance.



Reliable communication

Timely updates are sent securely through email, and weekly payments are issued through direct deposit or check.



Simple, smart easy-to-use technology

EB360[®] makes it easy to stay informed and connected.

Need help? Visit your EB360[®] dashboard for real-time updates and secure messaging, or call (866) 274-9887, Monday–Friday from 8 a.m.–8 p.m. ET.

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