

## Short Term Disability Claim Path

Effective March 27, 2013, new Short Term Disability (STD) claims will be assigned to claim analysts based on the unique needs of each claimant. Three distinct paths will be available for these claims.

<b>Claim Path</b>	<b>Definition</b>
Ability Express	Claims which require less intense intervention due to high severity, low medical complexity, or anticipated return to work
Ability Support	Claims with expected return to work in his/her own occupation and/or frequent return to work assistance expected
Ability Specialty	Claims with a medically complex condition which requires intensive claim and medical management and collaboration with clinical resources

These claim paths allow us to focus on the claimant experience and provide distinct claim service for unique life events.