

## Puerto Rico Short-Term Disability Claim Process

In Puerto Rico, the associate must file a claim to receive state STD benefits. To file a claim, complete the following steps:

1. Associate must apply for SINOT benefits through Triple-S (part-time and full-time). This pays 65 percent of the associate's wages to a maximum of \$113 per week. The benefit begins on the eighth day of the illness/injury (the associate can use sick time during the waiting period, if available; otherwise, vacation or unpaid time) and lasts through the time he/she is considered disabled, up to 26 weeks.
2. Print the [short-term disability form](#) and complete. Mail completed application to Triple-S Vida, P.O. Box 363786, San Juan, PR 00936-3786.

You may apply for additional benefits through Cigna.

Step	Action
1	<p>Call 1-855-709-6395 or file a claim online at <a href="http://www.mycigna.com">www.mycigna.com</a>. Spanish-speaking customers can call 1-866-562-8421.</p> <ul style="list-style-type: none"> <li>• The claim should be made no more than 14 days before an expected disability start date.</li> <li>• Get quick access to your claim information with the <a href="#">mycigna Mobile App</a>.</li> </ul>
2	A Cigna representative will take all the necessary information to process the claim.
3	The associate's physician must provide Cigna with the diagnosis, the date the disability began, and its expected duration.
4	If the claim is approved, Cigna will send an approval letter explaining the benefits.
5	<p>Payments stop when the associate returns to work, the disability ends or the maximum benefit has been paid, whichever occurs first.</p> <ul style="list-style-type: none"> <li>• PetSmart offers reasonable accommodations consistent with the requirements of the Americans with Disabilities Act to qualified individuals as long as those reasonable accommodations will not create a hardship on PetSmart.</li> </ul>

\*STD benefits for hourly associates and commissioned associates are based on a six-week average gross income.