unum®
Better benefits at work.

How do I file a disability claim?

Understanding Unum's disability claims process

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Our goal is to always provide a fair and thorough evaluation of your claim and communicate a decision as quickly as possible. Your prompt response to requests for information about your claim will help us serve you better and, if approved, ensure you receive payments in a timely manner.

The information that follows explains what to expect when you file a claim.

How do I file a claim?

You may be able to file a claim online or by telephone. Contact your employer's human resources department to find out which method is available to you.

If your company has arranged for this service, you can file by telephone by calling:

- Your employer's assigned toll-free number
- Your employer's human resource department to obtain Unum's toll-free number (for work-provided benefits)

If you did not purchase an individual disability insurance policy through an employer, please contact the insurance representative who sold you the policy.

You can file by paper and obtain a claim form by:

- Contacting your employer's human resource department
- Getting in touch with your Unum representative

Follow instructions that explain how to mail or fax your completed form.

What information is required on a claim form?

- Employee statement
- Attending physician statement
- Employer statement
  (not required for individual disability policies)
- Signed authorization form for release of ongoing medical information

What else does Unum need from me?

- Follow-up with your physician's office is sometimes encouraged to ensure that his or her office responds to Unum's request for information.

How does Unum assess my claim?

- Your claim will be assigned to a disability benefits specialist who is an experienced claims professional. Your disability benefits specialist will:
  - Communicate with you and keep you informed
  - Review your eligibility under the insurance contract
  - Provide information on how benefits are paid
  - Conduct periodic reviews of your disability claim
  - Assist with return-to-work planning (if applicable)
- Professionals such as physicians, nurses, case managers and vocational rehabilitation consultants may assist the disability benefits specialist with claim reviews.

What is the timeframe for the claim process?

Day 1 starts when...

Unum receives all of your completed claim forms.

By **Day 5** for short term disability claims...

Either a decision will be made on your claim or you will hear from your assigned disability benefits specialist regarding your claim status.

By **Day 7** for long term or individual disability claims...

You will hear from your assigned disability benefits specialist regarding your claim status.

Unum typically will make a benefit decision on your claim within these policy guidelines:

- Long term disability — **45 days**
- Individual disability insurance — **60 days**

Ongoing communication

Your disability benefits specialist will provide written updates on your claim status at least every 30 days until a benefit determination is made. Unum may require additional medical information to better understand your claim. The timing of the decision depends on how quickly the information is received. Unum will partner with you to gather all required information for the duration of your claim.

What happens if...

...I am ready to go back to work?

Unum offers return-to-work support, because most disabilities are not permanent in nature. When needed, Unum may offer to partner with you and/or your employer on:

- Transitional work schedules
- Modification of workspace
- Additional training
- Obtaining expertise from a vocational rehabilitation consultant

...my claim is lasting longer than expected?

Unum may, under certain circumstances, refer you to someone who can help you apply for benefits that may be available through the Social Security Disability Income program.* Please note that if you are approved for Social Security Disability Income benefits, your Unum benefits may be reduced.

...I have questions about my claim?

Contact your disability benefits specialist for any questions or concerns about your claim by calling our toll-free number:

- Call **1-800-858-6843** for work-provided benefits
- Call **1-800-633-7479** if your policy is an individual policy

You can request to receive and view communications related to your claim through the internet or through your mobile device.

Visit unum.com/claims to:

- **Submit forms and upload documents**
- **Authorize release of medical records**
- **Check the status of a previously filed claim**