How do I file a disability claim?

Understanding Unum's disability claims process

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.

How do I file a claim? Filing a claim should be easy. That's why Unum gives you all the options you need for fast, convenient claims submission and management.

Online

You can file a claim online by registering for an online account via unum.com/claims or by downloading the MyUnum for Members app.

Our secure web services and mobile apps allow you to:

- Submit your claim or leave
- Upload documents — medical records, claim forms, authorization forms, etc. by using a smartphone camera
- View status updates, payment info and requests for additional information on your open claims
- View recent letters and documents online
- Go paperless and opt in to receiving text message and alerts virtually

Go mobile with the MyUnum for Members app.

Managing or filing your disability claim or leave is just a touch away.

Available for Apple and Android devices.

By mail or fax

You can file by paper and obtain a claim form by contacting your employer's human resource department or downloading supplemental claim forms at unum.com/claims.

Be sure to follow instructions that explain how to mail or fax your completed form.

What information is required to complete my claim?

After submitting the following information, Unum will begin to review your claim:

- ☐ Employee statement
- ☐ Signed authorization form for release of ongoing medical information
- ☐ Attending physician statement
- ☐ Employer statement

What else does Unum need from me? Following 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.

Ongoing communication

Your claim status is available 24/7 through unum.com/claims or by the mobile app.

Additionally, your disability specialist will provide 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.

Time frame for the claims process

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

All claims

Day 1
Starts when Unum receives all of your completed claim forms.

Day 5
You will hear from your assigned disability benefits specialist regarding your claim status.

Short Term Disability

Day 5
A decision may be made on your claim.

Long Term Disability

Day 45
A decision may be made on your claim.

Individual Disability

Day 60
A decision may be made on your claim.

Ready to go back to work?

Disabilities aren't forever, and Unum offers return-to-work support for when you're back on your feet. 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

Is your claim 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.

Do you have questions about your claim?

Contact your disability benefits specialist with any questions or concerns about your claim:

- **Online** through our web services
- Via the **mobile app**
- Call **1-800-858-6843** for work-provided benefits
- Call **1-800-633-7479** if your policy is an individual policy

Better benefits at work.™

unum.com

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* Unum will determine when and to what extent return to work services are appropriate.

** Social Security advocacy services are provided by GENEX Services, LLC or Brown & Brown Absence Services Group. Referral to one of our advocacy partners is determined by Unum.

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