

Short-term disability

How to file a short-term disability claim



File your claim by phone.

After you tell your employer you're going to be out of work, tell us. Call us toll free at 1-800-232-0113 as soon as you know you'll be missing work or if you're already off work. We'll need the information from you that's listed on the back page so we can start your claim.

We'll need your OK to contact your doctor.

We'll send you a packet that has all the information and forms you'll need for your claim, including a medical release form. We can only contact your doctor after you sign this form and send it back to us. It's very important that you complete and return these forms to us as soon as you can.

Your disability case manager is your main contact.

You'll get your own disability case manager (DCM), who will be your main contact. Your DCM may:

- Call you with information and answer your questions.
- Contact your benefits manager at work to make sure we have all of your correct information.
- Get your health records to work on your claim. This includes your doctor's treatment plan and estimates on when you can return to work.
- Act as the main point of contact between you, your doctor and your supervisor. This can help you return to work as quickly and safely as possible.

Our goal is to get you back on your feet and back to work.

Your employer works with us to help employees out on disability return to their jobs safely. If you're out on disability, your DCM will talk with you, your doctor and your benefits manager to see if any jobs become open during your time out that your doctor might feel you can do, like a job that doesn't have heavy lifting or a desk job that lets you stay off your feet. One thing's for sure — we'll all work together to help you return to your job when the time is right.

Three easy steps to file your short-term disability claim

1. Tell your employer.
2. Call us at 1-800-232-0113, Monday through Friday, 8 a.m. to 8 p.m. ET.
3. Fill out the forms we'll send to you and send them back

While you're off work, we'll be working on helping to get you better.

Your health and disability plans give you extra benefits that can help you get your health back on track.

You may have your own medical nurse care manager.

If you have a chronic or long-term health condition or one that might cause future problems, you may be contacted by one of our medical nurse care managers. These are registered nurses who'll work with you and your DCM to help you get better. Since everyone heals differently, every claim is based on a person's own situation. If you haven't talked with a medical nurse care manager yet and would like to, your DCM can connect you with one anytime.

Your DCM may also offer to transfer you by phone to a counselor at our Resource Advisor member assistance program. Our licensed counselors can help you cope with your own disability or with the stress and responsibility of caring for a family member when they're seriously ill.

When you call, have this information ready so we can get your claim started quickly:

- Your address and phone number
- Your Social Security number and employee ID number
- Your doctor's name and phone and fax number
- The reason you can't work
- Your job title and work hours
- Your last day, or most likely last day, at work
- The date you expect to return to work

Cut out and carry this wallet card so you'll have our phone number handy when you need it.



Call 1-800-232-0113 to report a short-term disability claim

Have this information ready when you call:

- Your name, Social Security number, employee ID number, birth date, phone number and address.
- The date and cause of your disability, and when you expect to return to work. If you're pregnant, your expected delivery date.
- Name, address and phone number of each doctor you're seeing.

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