

How To Report A Disability Claim

Under Your Company's Group Disability Plan

It's easy!...

Just call CIGNA's toll-free number to speak with one of our knowledgeable Customer Intake Representatives who will walk you through the process. We will take all the information over the phone. Just dial:

1-800-36-CIGNA or 1-800-362-4462

Or, if you prefer, you can access the on-line claim form through CIGNA's website at www.CIGNA.com. To submit a Disability Claim click on *Forms* and find the *Disability/Accident/Life Forms section*.

When Do I Report a Claim?

- ◆ Call the CIGNA hotline listed above or log onto CIGNA.com as soon as you know you will be out of work because of an illness or injury for more than 7 days in a row. Please contact us no later than your 7th day out of work, so we can begin evaluating your claim.
- ◆ Remember even though you contact CIGNA, you must still call your employer on or before your first day out of work to report how long you expect to be absent.
- ◆ Of course, always seek appropriate medical attention immediately. Your health and safety always come first.

What Information Will CIGNA Need?

You should be prepared to provide information on the following:

- ◆ Your name, address, phone number, birth date, Social Security number, and e-mail address, if applicable.
- ◆ The reason you are filing this claim – illness, injury, or pregnancy.
- ◆ A description of your illness, symptoms, and/or diagnosis, including the date the symptoms first appeared, and whether or not you had this illness or symptoms before. We will also need to know if you have filed, or have plans to file, a worker's compensation claim.
- ◆ Information regarding any visits you have made to a doctor, hospital or clinic for this claim. We will need, among other things, the names, addresses, zip codes, phone and fax numbers, along with information about your healthcare provider(s).
- ◆ Employment information, including items such as your date hired, job title and job description, and information on benefits you are receiving from Social Security, Unemployment, State Disability, etc.

Once you have provided all required information, you will receive an initial communication that will contain important information and forms related to your claim.

What Happens Next?

- ◆ After you report your claim to us, you will need to complete a Disclosure Authorization Form. You will receive this form in the mail from CIGNA. You can also access the Disability Disclosure Authorization form through www.CIGNA.com by clicking on "Member Forms". This form gives your Doctor permission to release your medical information to us. Please verify with your doctor if they require the form to be signed in their office or if they utilize a special authorization.
- ◆ A CIGNA Claim Manager may contact you to answer your questions and discuss the claim process, or to obtain any additional information that is required. This person will be responsible for managing your claim and will be your main contact for any questions you may have.
- ◆ The CIGNA Claim Manager will contact your employer for a description of your job requirements and will also contact your doctor for medical reports. You can assist by contacting your employer and physician to ask that they cooperate and respond to our requests as soon as possible. This information will help us determine how long you may be out of work and the benefits you may be eligible to receive.

What Happens If My Claim Is Approved?

- ◆ If your claim is approved, you will receive an approval letter that provides an explanation of your benefits.
- ◆ CIGNA will coordinate payment of your benefits as soon as possible.
- ◆ CIGNA will also tell your employer of your claim approval and your anticipated return-to-work date.

☞ Clip here and carry with you for easy reference.

How To Report A Disability Claim

- ◆ *Seek appropriate medical attention immediately.*
- ◆ *Advise your manager as soon as possible, preferably on or before your first absence.*
- ◆ *Call the CIGNA hotline below, as soon as possible.*

1-800-36-CIGNA or 1-800-362-4462

– or –

Access our website at:

www.CIGNA.com

What If My Claim Is Denied?

- ◆ If your claim is denied, you will receive a letter providing specific reasons for the denial and an explanation of how to appeal the denial. Upon receipt of the letter, you should contact your employer to discuss your return to work.
- ◆ CIGNA will notify your employer that your claim has been denied. Therefore, even if you plan to appeal the decision, you should contact your employer.

What Can I Expect While I'm Out On Disability?

Our goal is to help you get well and return to work as quickly and as safely as possible. During your disability, CIGNA will call you periodically to discuss your progress and may work with you, your physician and your employer to explore transitional work arrangements that could help speed your return. This could include job modifications or work schedule changes. Your employer may also contact you regularly to check on your progress and to offer support.

 *Clip here and carry with you for easy reference.*

Please provide the following information when calling to file a disability claim:

- ◆ Your name, address, phone number, birth date, date of hire, Social Security Number and employer's name, address and phone number.
- ◆ The date and cause of your disability, as well as your anticipated return-to-work date. If your disability is due to pregnancy, provide the actual or expected date of delivery.
- ◆ The name, address and phone number of each doctor you are seeing or have seen for the disability causing your illness or injury.

This program is underwritten by Life Insurance Company of North America, a CIGNA company.

What If I Can't Return To Work When My Disability Benefits End?

- ◆ Call your CIGNA Claim Manager to discuss the situation. Your Claim Manager will help you better understand your options.
- ◆ Also, call your employer to keep them informed of your progress at all times.

What Should I Do When I'm Ready To Return To Work?

When you are ready to return to work, call your employer to let them know the date you will be returning. Also, please call your CIGNA Claim Manager to let him or her know when you expect to be back at work.

Have A Question About Your Claim?

Call 1-800-36-CIGNA(24462). This number is operational between 7:00 a.m. and 7:00 p.m. Central Time. If you call outside this time frame, please leave a voicemail message and a representative will respond the next business day.

Disability Insurance products and services are provided by the CIGNA underwriting subsidiary(ies) shown, and not by CIGNA Corporation itself. "CIGNA" is used to refer to these subsidiaries and is a registered service mark.

Disability Coverage is underwritten by:

*Life Insurance Company of North America
1601 Chestnut Street
Philadelphia, PA 19192*



CIGNA Group Insurance
Life • Accident • Disability

PM-618710d
STD/LTD Insured Intake