

Not all products, product features and services are available in all states.

How to Complete a Claim

A specific claim form must be completed for each claim made. Procedures vary depending on the type of claim being submitted. When your plan includes Death, Disability, Dismemberment or Accelerated Benefit coverage, the employee must complete his/her part of the claim form, which may include an "Attending Physician's Statement" and submit it to you for additional information. For privacy reasons, throughout this section of the guide, we recommend that:

- You complete the Employer section of the claim form and provide it to the employee for completion;
- The employee works with the attending physician to ensure the form is fully completed; and
- Once completed, please forward the form to the appropriate mailing address found on the form to Unum for consideration.

Remember that claims should be filed as soon as it's known that the employee, employee's dependent, or beneficiary may be eligible for a benefit. Disability claim forms should be filed at least 45 days before the end of the elimination period or earlier, if possible.

Life claim forms should be filed at least 30 days after the death has occurred. Accidental Death and Dismemberment claims should be filed 15 months from accident and Accelerated Death claims should be filed within 12 months of the certified death. This allows time for claim processing and minimizes delays in receiving the benefit check(s).

A critical stage in the Claims process is the forms review process. You must make certain that forms are completed accurately. Typical areas of oversight include:

- No signature or date on the form
- Incomplete or missing attachments (e.g., Enrollment Card)
- Failure to have a doctor complete the Physician's Statement, when required
- Social Security Numbers differ from Employer to Employee section
- Verification of wages hasn't occurred
- Omitting effective date from form

Identifying and correcting problems on the claim form *before* it reaches Unum will ensure that claims are processed and benefits paid as quickly as possible.

For disability claims, benefits do not become payable until the elimination period has been satisfied as well as all other policy provisions. The elimination period is the number of days a person needs to be disabled before a benefit is payable. Unum's payable benefit structures are as follows:

- Weekly for Short Term Disability Claims
- Monthly for Long Term Disability Claims

If you have questions, please contact our Customer Contact Center at 1-800-858-6843

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- In a lump sum for Life and Accidental Death and Dismemberment claims if less than \$10,000 or if greater than \$10,000 money will be deposited into a retained asset account

G-73989-11 (2/07)

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