

## How to report a **DISABILITY CLAIM** under your company's group disability insurance plan



### How do I report a disability claim?

Simply do one of the following:

- Call toll-free at **1.800.36.Cigna (24462)** or **1.866.562.8421** (Español). A representative will walk you through the process.
- Fill out a claim form online at **Cigna.com/customer-forms** using the following steps:
  - Click 'Select Disability/Accident/Life/Critical Illness Forms'
  - Click 'Submit a Disability Claim'
  - This will bring you to the disclosure notice page
  - Review and click 'Continue' at the bottom of the page
  - Click 'Submit a Disability Claim Online' to begin

### When do I report a claim?

- Contact your employer on or before your first day out of work. Tell them when and for how long you plan to be absent.
- If you know you'll be out for more than seven days in a row, call Cigna at **1.800.36.Cigna (362.4462)**. Make sure you call us before your seventh day out of work so we can begin reviewing your claim. If your plan allows for coverage sooner than 7 days, you should report your claim promptly.

### What information do I need?

Before you call or go online, please have this information handy:

- Your name, address, phone number, birth date, Social Security number and email address.

**If you need immediate medical attention, please call 911**

*Cut and carry for easy reference*

**How to report a disability claim**  
**1.800.36.Cigna (24462) or 1.866.562.8421 (Español)**  
Visit: **Cigna.com/customer-forms**

Please have this information handy:

- Your name, address, phone number, birth date, date of hire, Social Security number and your employer's name, address and phone number.
- Date of your claim and when you plan to return to work. If you're pregnant, give your expected delivery date.
- Name, address and phone number of each doctor you are seeing for this absence.

- Employment information, such as date hired and job title.
- Reason for your claim – illness, injury or pregnancy.
- Description of your illness, symptoms, and/or diagnosis. Include the date your symptoms started and if you have had these symptoms before.
- Workers' compensation claims you've filed or plan to file.
- Details about doctor, hospital or clinic visits, including dates and contact information.

### What happens next?

During the call, we'll ask for your permission to get your medical information. Here's how it works:

- After you give us your claim information, you'll be transferred to a recorded message.
- Listen to the recording and answer "Yes" or "No" to the questions.
- At the end of the recording, say "Yes" if you give permission or "No" if you do not.
- You can cancel your permission at any time by calling your Cigna claim manager.

After the call, Cigna will send you a letter. It'll include a copy of the recorded message for your records. It'll also include a form that gives us permission to get other information we may need to finish processing your claim. Please sign and return that form. Check with your doctor to see if there are any other forms you need to sign.

A Cigna claim manager will call you and your employer for a list of your job requirements. The claim manager will also call your doctor for your medical records. This information will help us figure out how long you may be out of work, and the benefits you may be able to receive.

### What happens if my claim is approved?

- Cigna will send you an approval letter that gives you an explanation of your benefits. You may also get a recorded call from Cigna with this information.
- Cigna will coordinate payment of your benefits as soon as possible.
- Cigna will tell your employer that we approved your claim, and the date you plan to return to work.

**GO YOU<sup>®</sup>**

### What happens if my claim is denied?

- Cigna will send you a letter that explains why. The letter will also tell you how you can appeal the decision.
- Cigna will let your employer know the claim is denied.
- You should call your employer when you get the letter to discuss your return-to-work date.

### What can I expect while I'm out?

Your Cigna claim manager will stay in touch to help you return to work quickly and safely. We may work with you, your doctor and your employer to talk about different work options. This may include an adjustment to your job or work schedule. Your employer may also call you to check on your progress and offer support.

### What if I can't return to work on the date my disability benefits end?

- Call your Cigna claim manager to talk about the situation and learn about your options.
- Let your employer know your progress and status.

### What should I do when it's time to return to work?

Call your employer and Cigna claim manager to let them know the date you'll be returning to work.

### What if I need more information?

Cigna has a website that provides useful information for you and your family members – from submitting a disability claim and what comes next, what you need to know about family medical leave, information that can help you manage a specific condition at work, and even how to access valuable programs offered with your plan at no cost to you. Please visit the website at

<http://www.cigna.com/workwellness>.

### Questions?

Call **1.800.36.Cigna (24462)**. A Cigna representative is available to help you between 7:00 am and 7:00 pm CST.



"Cigna" is a registered service mark, and the "Tree of Life" logo and "GO YOU" are service marks, of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries and not by Cigna Corporation. Such operating subsidiaries include Life Insurance Company of North America, Cigna Life Insurance Company of New York, and Connecticut General Life Insurance Company. All models are used for illustrative purposes only.

©2014 Cigna. Some content provided under license.

PM-618710j – Fully Insured STD/LTD Intake  
859629