

How To Report A Long-Term Disability Claim

Under Your Company's Group Long-Term Disability Insurance 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. The direct link is <https://dmswebintake.group.cigna.com> or you can reach the form through www.CIGNA.com. To submit a disability claim through CIGNA.com, click on "Life, Accident & Disability," and then select "Submit A Disability Claim" from the Popular Links menu.

When Do I Report a Long-Term Disability Claim?

Call the CIGNA hotline listed above or log onto CIGNA.com at least 30 days prior to the start of your Long-Term Disability.

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 or injury.
- ◆ 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.
- ◆ 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 acknowledgment package by mail. This package 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. This form gives your Doctor permission to release your medical information to us.
- ◆ A CIGNA Case 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 Case Manager will contact your employer for a description of your job requirements and will also contact your doctor for medical reports. 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 a telephone number to call if you have questions about your coverage.
- ◆ 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.*

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- ◆ *Call the CIGNA hotline below, as soon as possible.*

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

– or –

Access our website at:

<https://dmswebintake.group.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 schedule 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.

What If I Plan To Return To Work When My Long-Term Disability Benefits End?

Your Case Manager will work with your employer on any return-to-work plans. The exact date you return to work, and whether or not you return to work part-time or full-time will determine how your benefit payments will be calculated, or if you qualify for continued payments.

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.

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

Please provide the following information when filing a Long-Term 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.

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

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



CIGNA Group Insurance
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