

FREQUENTLY ASKED QUESTIONS

Reporting a short-term disability claim

When do I report a disability claim?

You should report a disability claim within seven days of your last day at work.

How do I report a disability claim?

You have four options to file a disability claim:

- 1. Phone:** Call our disability claims team toll-free at **1-855-517-6365** (Spanish available). A representative will be available to walk you through the entire process.
- 2. Email:** Download our disability claims form at www.employeenefits.aul.com. Complete the form and send it to OneAmerica.Claims@customdisability.com.
- 3. Fax:** Download the disability claims form at www.employeenefits.aul.com, complete it and fax it to **1-844-287-9499**.
- 4. Mail:** Download the disability claims form at www.employeenefits.aul.com, complete it and send it to Custom Disability Solutions P.O. Box 9060 Portland, ME 04104

What information do I need to file a claim?

Before you call or begin to complete the claims form, you should have the following information on hand:

- Basic personal information: Your name, address, birthdate, Social Security number, phone number and email address
- Your employer's name, job title, hire date and group policy number
- Details on the illness, injury or pregnancy for which you're filing a claim, including symptoms and diagnosis. Be sure you note the date that symptoms began and if you've had these symptoms previously.
- Name and contact information for your doctor, hospital or clinic, including visit date
- Information regarding a Workers' Compensation or state claim that you've filed or will file.



To Report a Disability Claim:



Call **1-855-517-6365**.

8 am–6 pm ET, Monday through Friday
(Spanish available)

Claim forms available at
www.employeenefits.aul.com.

What can I expect next?

Either on the phone or once your claim is received, your claims examiner will educate you and set expectations for the claim process.

- If you filed your claim over the phone, the examiner will also send you an Authorization for Release of Information form. The form must be completed and returned to our claims staff, allowing us to collect medical and other information to assess your claim.
- In addition to the Authorization form, you will also be responsible to have your medical provider(s) complete the Attending Physician's Statement(s) (APS). This form must be returned to our claims staff within 10 days of receipt. If the completed form is not received in that timeframe, the claim examiner will follow up with you (APS forms are not required for non-complicated maternity claims).
- Once all paperwork is received, a professional claims examiner will be assigned and will contact you.

What happens if my claim is approved?

- You will be notified by our claims examiner. That person will explain benefits and coordinate payment of benefits due as soon as possible.
- We will also communicate your claims status to your employer.

What should I do when I'm ready to return to work?

Contact your employer and your claims examiner to let them know the date you plan to return to work.

Questions? Call **1-855-517-6365** or email OneAmerica.Claims@customdisability.com. A claims representative is available to assist between 8 am and 6 pm ET, Monday through Friday.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Not available in all states or may vary by state.

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