

How to Report a Long-Term Disability Claim Under Your Company's Group Long-Term Disability Insurance Plan

It's easy! Call CIGNA's toll-free number and a representative will walk you through the process. We will take all the information over the phone. Call: **1-800-36-CIGNA** or **1-800-362-4462**. For Spanish speaking customers, call **1-866-562-8421**.

You can also fill out the online claim form on www.CIGNA.com. Click on Forms located in the Customer Care tab.

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 do I need to give?

Before you call or fill out the claim form, please make sure you can give us:

- Your name, address, phone number, birth date, Social Security number and e-mail address.
- Employment information, such as date hired and job title.
- The reason for your claim – illness, injury, or pregnancy.
- A description of your illness, symptoms, and/or diagnosis. Include the date the symptoms first appeared and if you have had these symptoms before.
- Information about any workers' compensation claims you have filed or plan to file.
- Details about all doctor, hospital or clinic visits, including dates and contact information.

What happens next?

- During the phone call, we will ask you for your permission to get your medical information. You can do this during that same call. This will help to process your claim more quickly.

- Here's how it works.
 - After you finish giving us your claim information, the phone agent will transfer you 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.
- After the call, CIGNA will send you a letter. This letter will include a copy of the recorded message for your records. The letter will also include a form for you to sign and return. This form 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 he or she has any other forms you may need to sign to give permission to release medical records.
- Visit the "Forms" section of the "Customer Care tab" at www.CIGNA.com to see a copy of the recorded message or download the permission form. You can cancel your recorded permission at any time by calling your CIGNA claim manager.
- 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?

- If your claim is approved, CIGNA will send you an approval letter that provides an explanation of your benefits.
- We will also tell your employer that we approved your claim and the date you plan to return to work.

What if my claim is denied?

- If your 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 we denied the claim.
- Contact your employer when you receive the letter to discuss your return to work.

What can I expect while I'm out on disability?

Our goal is to help you return to work quickly and safely. That's why your CIGNA claim manager will stay in touch with you. We may work with you, your physician and your employer to talk about different work options. This may include job adjustments or a work schedule change. Your employer may also call you to check on your progress and offer support.

What if I plan to return to work when my Long-Term Disability benefits end?

Your claim manager may 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.

Who should I call if I have a question about my claim?

Call **1-800-36-CIGNA** (24462) between 7:00 a.m. and 7:00 p.m. Central Time. You can leave a message if you call at other times. A CIGNA representative will return your call the next business day.

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

How to report a Long-Term Disability claim
1-800-36-CIGNA (24462) -or- 1-866-562-8421 (Español)
Visit: www.CIGNA.com

Please have this information ready before you call:

- 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 and when you plan to return to work. If you are pregnant, give your expected delivery date.
- The name, address and phone number of each doctor you are seeing for this absence.

Insurance products and services are provided through Life Insurance Company of North America.

