

# Disability insurance claim tips

- 1. Know your policy.** Read the terms and conditions in your policy to be sure you fully understand what is covered and what is not covered. You will want to understand how disability is defined in your policy.
- 2. If you become disabled, file your claim promptly.** If you are unsure of what is required, contact your human resource manager, benefits manager or direct supervisor. If they cannot assist you, contact your disability benefits company for help.
- 3. Provide complete information.** Give your disability benefits company complete contact information for all of your medical treatment providers. Tell your medical providers that you are filing for disability and the disability benefits company may be contacting them for information. Ask providers to supply the requested information to the disability benefits company.
- 4. Communicate.** Regularly share with your disability benefits company current information about all of your medical issues, even if those issues are not your immediate cause for not being able to work. Update your disability benefits provider if your condition changes or if you have an examination with a medical professional. Stay in touch with your employer.
- 5. Be proactive.** Check with your disability benefits company, employer and medical professionals to confirm that all relevant information has been forwarded and received. Read all letters that are sent to you by the disability benefits company and call if you have questions.
- 6. Be mindful of timeframes.** Throughout the claim process, there may be timeframes for submitting information. Also, if you disagree with a decision, you typically have 180 days to request reconsideration.
- 7. Know what a job change may mean.** If you are considering changing jobs while under treatment for a potentially disabling medical condition, research your potential new employer's disability policy provisions.
- 8. Be optimistic.** Remember that a given diagnosis may not mean you might be unable to work, because every individual's circumstance is unique. Take full advantage of any occupational or vocational assistance your disability benefits company may offer to help you return to work. Express your willingness to return to work with your employer.

"CIGNA" and the "Tree of Life" logo are registered 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, including, Life Insurance Company of North America, CIGNA Life Insurance Company of New York, and Connecticut General Life Insurance Company, and not by CIGNA Corporation.

