

FREQUENTLY ASKED QUESTIONS

Reporting a 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?

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.

What information do I need to file a claim?

Before you call, 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.
- 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 file a
disability claim,
call: 1-855-517-6365



Claim packet available at
www.employeebenefits.aul.com.

What can I expect next?

On the phone, your claims examiner will educate you and set expectations for the claim process.

Authorization for Release of Information form

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.

Attending Physician's Statement

We will attempt to obtain a completed Attending Physician's Statement (APS) from your medical provider. We ask that you contact your physician and ask him or her to complete and return the 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.



When you call, we'll ask you to provide:

- Your name, address and other identification information
- Your employer's name and policy number
- The details of your claim
- Your doctor's name and contact information

Call anytime between 8 a.m.–6 p.m. ET, Monday through Friday.

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 Disability.Claims@oneamerica.com. A claims representative is available to assist between 8 a.m. and 6 p.m. ET, Monday through Friday.

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