

FREQUENTLY ASKED QUESTIONS

Reporting a short-term disability claim

When do I report a disability claim?

You should report a disability claim as soon as you have met the elimination period required under your employer's disability income policy.

How do I report a disability claim?

You have two options to file a disability claim:

- Call our disability claims team toll-free at **855-517-6365** (Spanish available). A representative will be available to walk you through the entire process.
- Download our disability claims form at <http://www.employeebenefits.aul.com>. Complete the form and submit via e-mail, fax or mail.

What information should I have available 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 current job title and hire date
- 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 **855-517-6365**.

8 a.m.–6 p.m. ET, Mon.–Fri.
(Spanish available)

Claim forms available at
www.employeebenefits.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 Disability Analyst will be assigned and will contact you.

What happens if my claim is approved?

- You will receive a personal call and letter from our claims examiner with an explanation of benefits, and we'll coordinate payment of benefits as soon as possible.
- Our claims examiner will also contact your employer with your claim status.

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.

Note

OneAmerica is the marketing name for American United Life Insurance Company^{*} (AUL). Product and financial services issued and underwritten by AUL.

Questions? Call 855-517-6365
or e-mail OneAmerica.Claims@customdisability.com. A claims representative is available to assist between 8 a.m. and 6 p.m. ET, Monday through Friday.