



How do I file a disability claim?

unum.com/claims or by downloading the MyUnum for Members app.

Our secure web services and mobile apps allow you to:

- Submit your claim or leave.
- Upload documents — medical records, claim forms, authorization forms, etc., by using a smartphone camera.
- View status updates, payment info and requests for additional information on your open claims.
- View recent letters and documents online.
- Go paperless and opt in to receiving text message and alerts virtually.



How does Unum assess my claim?

Your claim will be assigned to a disability benefits specialist who is an experienced claims professional. Your disability benefits specialist will:

- Communicate with you and keep you informed.
- Review your eligibility under the insurance contract.
- Provide information on how benefits are paid.
- Conduct periodic reviews of your disability claim.
- Assist with return-to-work planning (if applicable).

Professionals such as physicians, nurses, case managers and vocational rehabilitation consultants may assist the disability benefits specialist with claim reviews.

Ongoing communication

Your claim status is available 24/7 through unum.com/claims or by the mobile app.

Additionally your disability specialist will provide written updates on your claim status at least every 30 days until a benefit determination is made.

Unum may require additional medical information to better understand your claim. The timing of the decision depends on how quickly the information is received. Unum will