Better benefits at work.

How to file a voluntary benefits claim

Unum makes it easy



If you have any questions or need further explanation of your benefits, just call **1-800-635-5597**.

Our customer service representatives are here to help provide you with all the information you need. It's that easy.

When you need to file a claim, you may have other things to think about. The last thing you need is a complicated process to hold up your benefit payments.

To start, just follow these steps:

- Claim forms may be downloaded from our website at **www.unum.com** or you may call **1-800-635-5597** to obtain a claim form that includes employee/patient information, authorization and attending physician's statement.
- Complete the employee/patient information section and authorization forms.
- Have your doctor complete the attending physician's statement.
- Mail or fax the completed forms directly to Unum using the contact information on the claim form.

What's the timeframe for reviewing my claim?

Day 1 starts when... Unum receives all of your completed claim forms.

By Day 5... An initial decision will be made on your claim. If Unum needs additional information for your claim, we will contact you by mail within the next five business days.

Claims for wellness, too

Your Unum critical illness or accident insurance policy may include a wellness benefit (referred to as health screening benefit in certain critical illness policies) that can pay a benefit for a covered preventive health screening. This benefit is designed to help keep you — and your finances — healthy.

To file a claim for the Wellness or Health Screening Benefit:

- Call 1-800-635-5597.
- Request to submit a wellness/health screening claim.
- Be prepared to provide:
  - First and last name of the policy holder
  - Policy holder's Social Security Number and/or policy number
  - First and last name of the claimant (may or may not be the policy holder)
  - Name and date of the wellness test
  - Physician's name and/or the facility name where the test was performed
- You can call 1-800-635-5597 to request a paper claim form if you do not want to file a claim over the phone.

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