

FREQUENTLY ASKED QUESTIONS

Reporting a disability claim

When do I report a disability claim?

You should report a disability claim as soon as you know you will be out of work longer than your elimination period.

How do I report a disability claim?

You have four options to file a disability claim:

- 1. Phone:** Call our disability claims team toll-free at **1-855-517-6365**.
- 2. Email:** Submit your completed disability claims form to Disability.Claims@oneamerica.com.
- 3. Fax:** Complete and fax your disability claims form to **1-844-287-9499**.
- 4. Mail:** Send your disability claims form to OneAmerica Disability Claims, P.O. Box 9060, Portland, ME 04104.

The disability claims form can be downloaded at www.employeebenefits.aul.com. A claim is considered complete when all four portions of the application, noted below, are received.

- Employee's Statement
- Employer Statement
- Attending Physician Statement
- Authorization for Release of Information

Once complete, the claim will be assigned to an examiner.

What information do I need 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 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, 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 ALL your doctor, hospital or clinic visits, including visit date(s)
- Information regarding a Workers' Compensation or state claim that you've filed or will file

To Report a Disability Claim:



Call **1-855-517-6365**.

[Policyholder Name]
[Policyholder Number]

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

What can I expect next?

Either on the phone or once your claim is received, your OneAmerica Representative will educate you and set expectations for the claim process.

- If you filed your claim over the phone, the Representative 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.
- Following your call, our Representative will reach out directly to your provider(s) to obtain an Attending Physician Statement. *We will also send you a copy of that form in the event you have an upcoming office visit and can follow up for this statement request.*
- Attending Physician Statement forms are not required for non-complicated maternity claims.
- Once all paperwork is received, a 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.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company.

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.