

## FORM 135: HOW TO FILE A CLAIM FOR LONG TERM DISABILITY

### LONG TERM DISABILITY CLAIM

Filing a Long Term Disability Claim requires multiple steps, including involvement by the employer, physician, insurance carrier and if you wish, expert claim filing assistance. It is important to be thorough, accurate and patient throughout the disability claim process.

When do you begin the LONG TERM DISABILITY Claim process?

We encourage you to begin the claim filing process as soon as possible, so that a claim decision can be made in a timely manner. Written notice of a claim should be sent within 30 days after the date your disability begins. However, you must send written proof of your claim no later than 90 days after your elimination period. If it is not possible to give proof within 90 days, it must be given no later than one year after the time proof is otherwise required except in the absence of legal capacity.

#### Step One - Review and Notify

- Review Employee Disability Insurance Coverage Overview, Form 138, or LTD Plan Highlights and/or Plan Document, Form 130.
- Review the steps of this document.
- If you wish assistance with the application process, email or call FCMM Benefit Plan staff who will put you in touch with Kim Thompson, Insurance Agent for the FCMM Benefit Plan (includes LTD, Life and AD&D Insurance). Kim is an excellent resource for both the church and the employee. She will work to get the claim form completed so there are fewer questions and/or delays in the processing of the claim once it is submitted to UNUM. If the employee is agreeable, Kim will review the completed portions of the form to make sure all of the dates and information submitted from the Employer, Employee, and Attending Physicians is coordinated so as not to raise issues when the claim is submitted and make the claim submittal process less stressful for the employee and church staff involved in. There is no cost for Kim's assistance.

**Step Two - Prepare Salary Continuation Plan (SCP)** -This step is important prior to submitting a disability claim as it will allow the employee the ability to collect paid time off or sick time income during the 90 day LTD plan elimination period, so benefits can begin on the 91st day of disability. If the employee collects income from the employer PTO, sick-time, etc., while disabled and a SCP is not in place, the LTD elimination period count would not begin until the employee stops collecting the income.

- Access the Salary Continuation Plan sample found at the FCMM website, Forms & Documents.
- Contact Kim Thompson if you wish to discuss or obtain assistance in drafting a Salary Continuation Plan.
- Submit completed SCP to FCMM, retain a copy for employer records.

#### Step Three - Complete Long Term Disability Application

- Obtain a copy of the LTD application from FCMM or UNUM.
- Contact Kim Thompson if you wish to discuss or obtain assistance in filing an LTD claim.
- If obtaining assistance from Kim Thompson, follow form completion and submittal instructions.
- If independently completing application to UNUM, follow the instruction received from UNUM Claim Representative.

### LIFE/AD&D CLAIM

Contact FCMM to initiate a claim for Life Insurance or Accidental Death & Dismemberment Insurance.