

FORM 135: FILING A CLAIM

LONG TERM DISABILITY CLAIM

Filing a Long Term Disability (LTD) 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 LTD 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 *Form 138: Coverage Highlights* or *LTD Plan Document*.
- If you wish assistance with the application process, email or call FCMM Benefit Plan staff who will put you in touch with Andrea Smith, Insurance Agent for the FCMM Benefit Plan (includes STD, LTD, Life and AD&D Insurance).
 - Andrea 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, Andrea will review the completed portions of the form. She will make sure all of the dates and information submitted from the Employer, Employee, and Attending Physicians are coordinated so as not to raise issues when the claim is submitted. This will make the claim submittal process less stressful for everyone involved. There is no cost for Andrea'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 (ex. 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 Andrea Smith 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 Andrea Smith if you wish to discuss or obtain assistance in filing an LTD claim.
- If obtaining assistance from Andrea Smith, follow form completion and submittal instructions.
- If independently completing application to UNUM, follow the instruction received from UNUM Claim Representative.

FORM 135: FILING A CLAIM

SHORT TERM DISABILITY CLAIM

Filing a Short Term Disability (STD) 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 STD claim process?

We encourage you to notify us of your claim as soon as possible so that a claim decision can be made in a timely manner. Notice of claim should be sent within 30 days after the date your disability begins. In addition, you must send Unum proof of your claim no later than one year after the date your disability begins unless your failure to do so is due to your lack of legal capacity. In no event can proof of your claim be submitted after the expiration of the time limit for commencing a legal proceeding as stated in the policy, even if your failure to provide proof of claim is due to a lack of legal capacity or if state law provides an exception to the one year time period.

Step One - Review and Notify

- Review Form 138: Coverage Highlights or STD Plan Document.
- If you wish assistance with the application process, email or call FCMM Benefit Plan staff who will put you in touch with Andrea Smith, Insurance Agent for the FCMM Benefit Plan (includes STD, LTD, Life and AD&D Insurance).
 - Andrea 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, Andrea will review the completed portions of the form. She will make sure all of the dates and information submitted from the Employer, Employee, and Attending Physicians are coordinated so as not to raise issues when the claim is submitted. This will make the claim submittal process less stressful for everyone involved. There is no cost for Andrea'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 14 day STD plan elimination period, so benefits can begin on the 15th day of disability. If the employee collects income from the employer (ex. PTO, sick-time, etc.), while disabled and a SCP is not in place, the STD 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 Andrea Smith 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 Short Term Disability Application

- Obtain a copy of the STD application from FCMM or UNUM.
- Contact Andrea Smith if you wish to discuss or obtain assistance in filing an STD claim.
- If obtaining assistance from Andrew Smith 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.