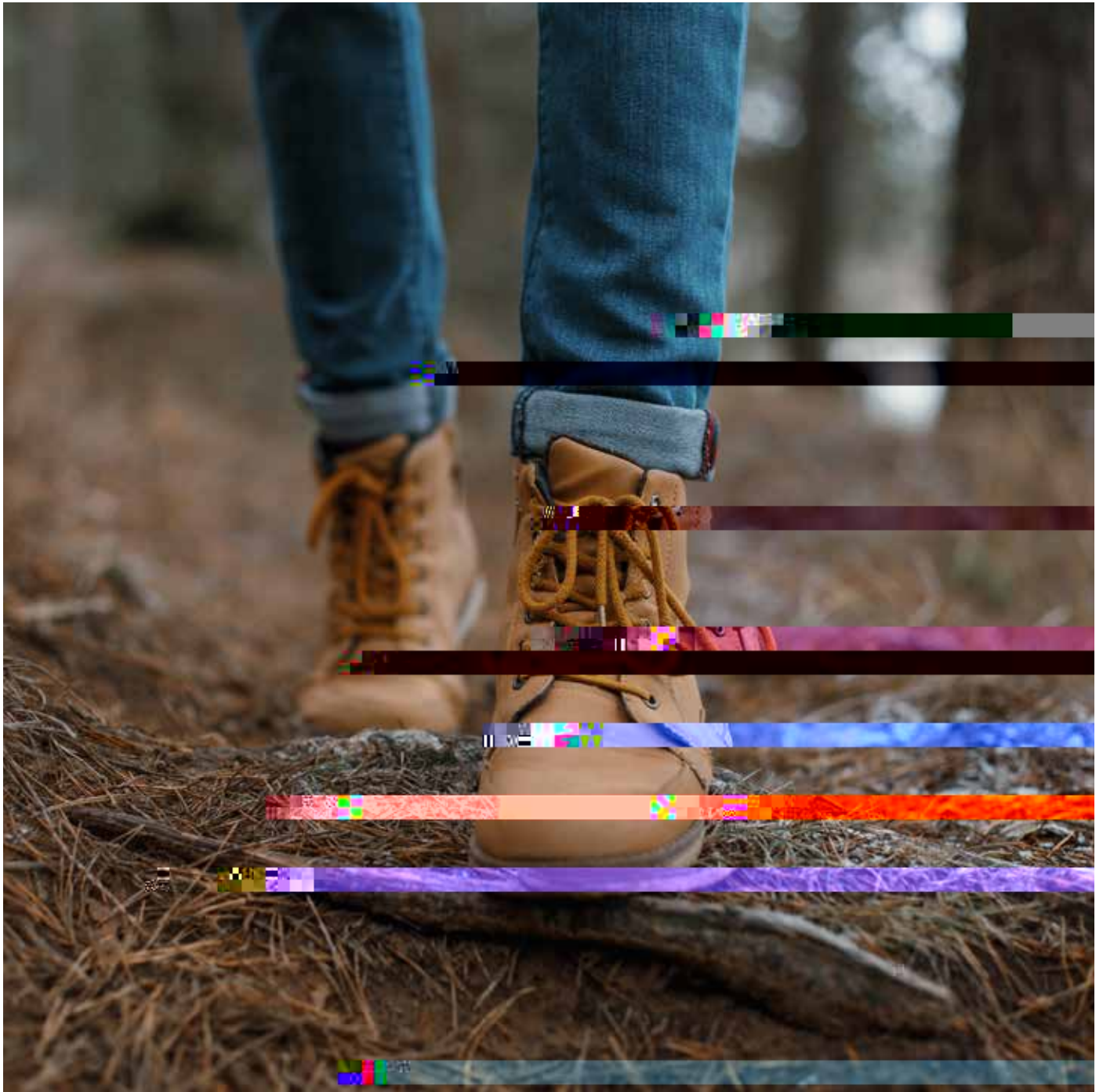
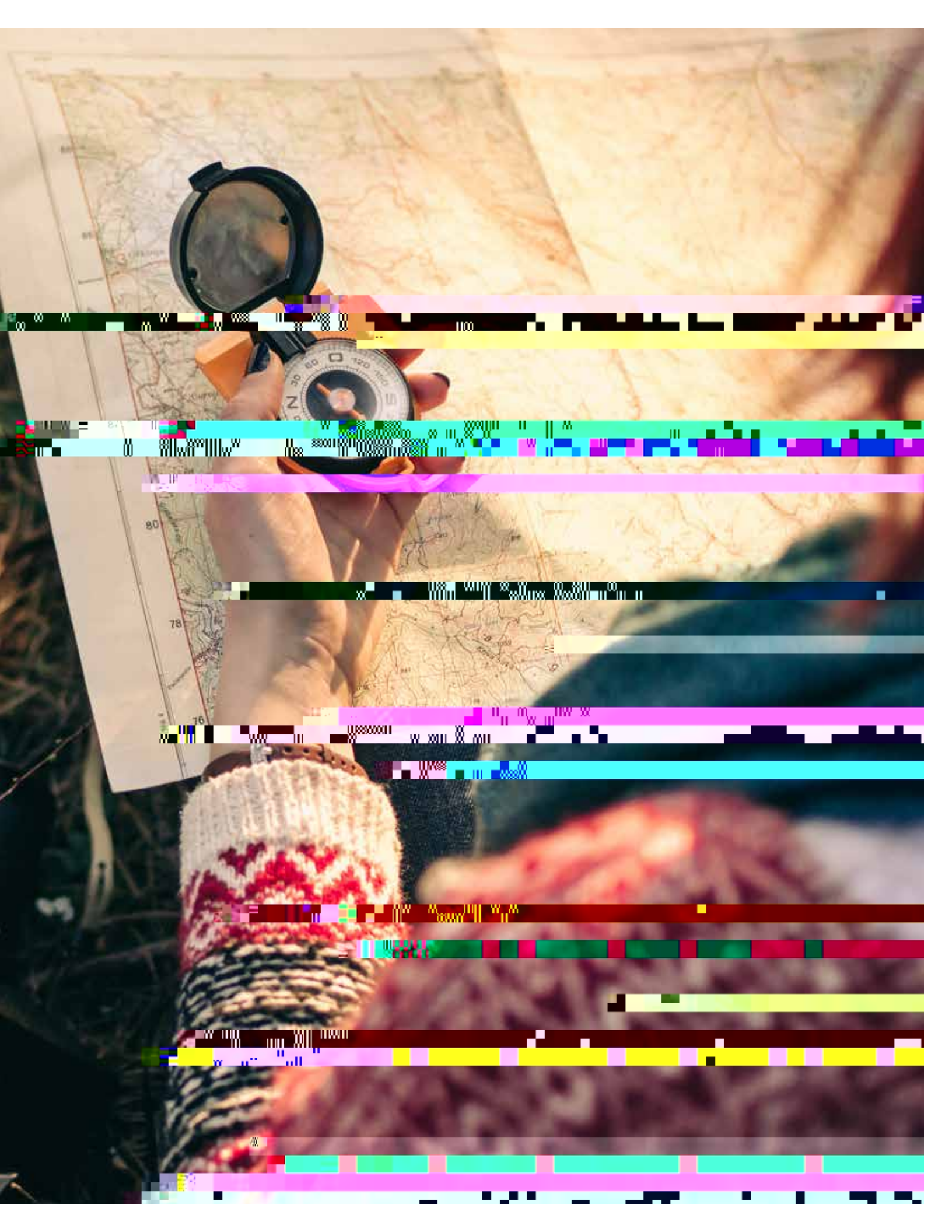




A guide to the disability claim process







When you or someone you love is faced with a disability claim, it can be difficult to know where to start. It doesn't have to be. Use this guide to help navigate the process and take care of what needs to be done.

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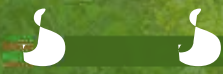
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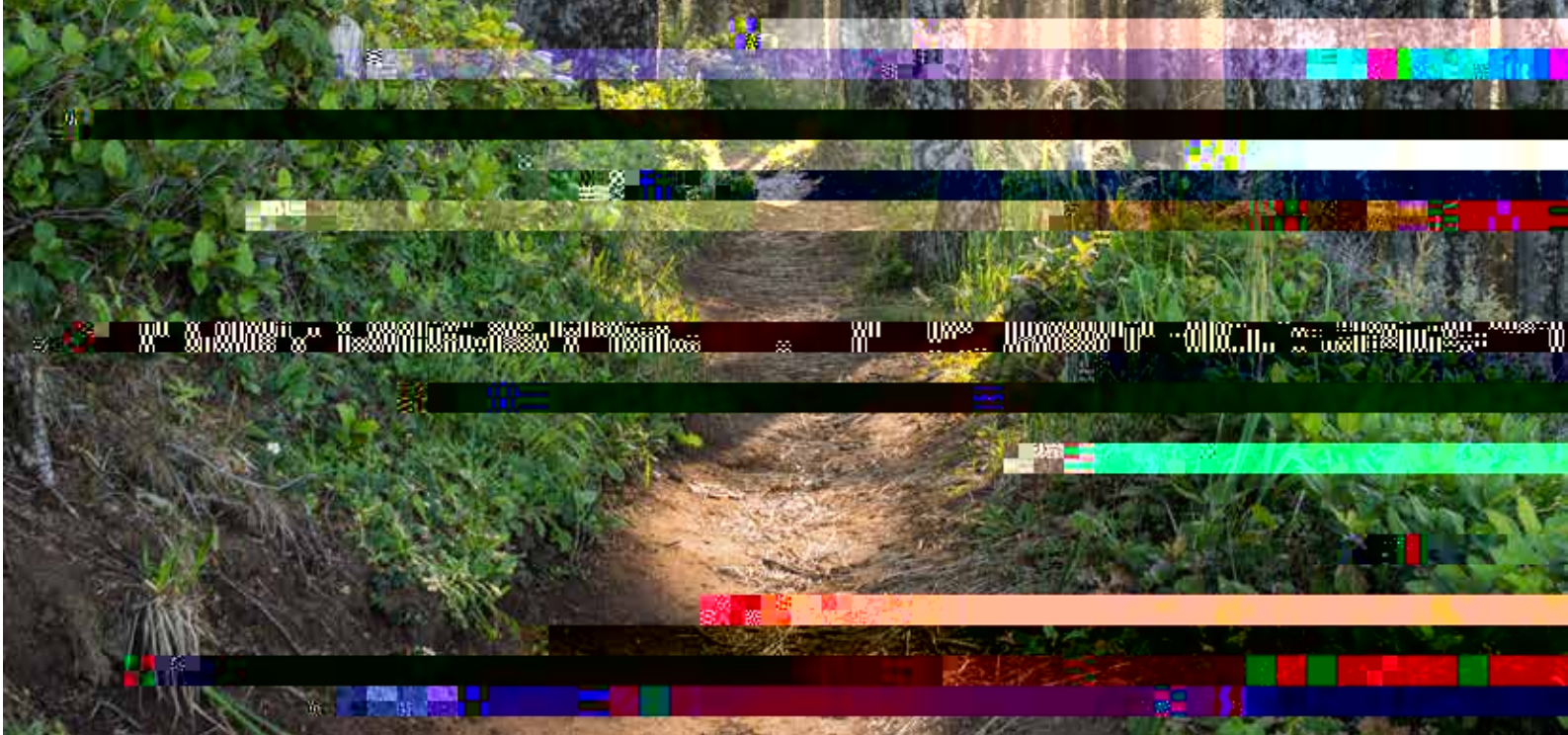
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Compassion in action

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* Source: *Your Guide to the Disability Process*, Patient Advocate Foundation

<mailto: [redacted]@ [redacted] >
 [redacted] < [redacted] >

1. Submit your claim

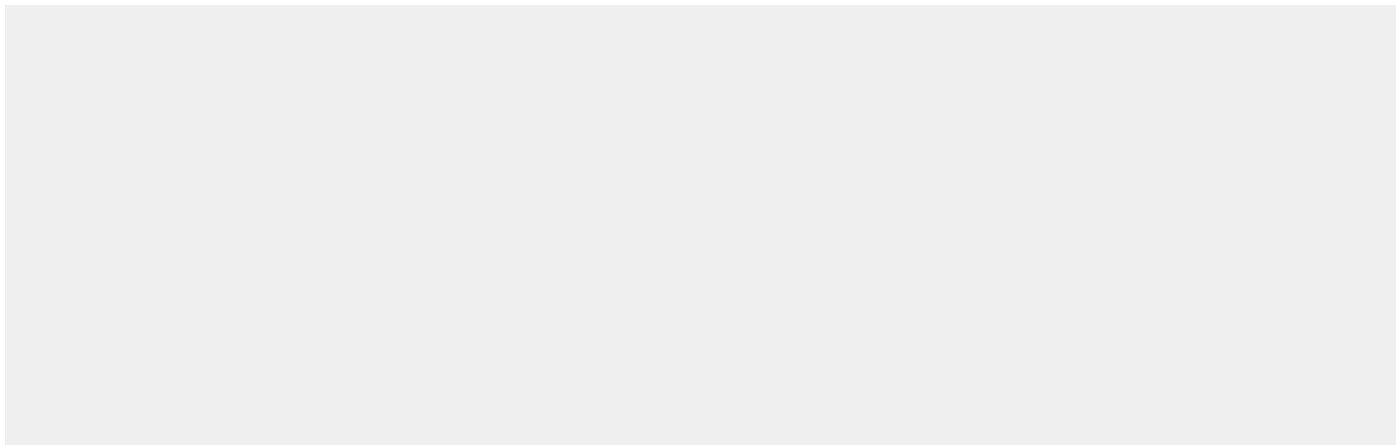
By phone

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By mail

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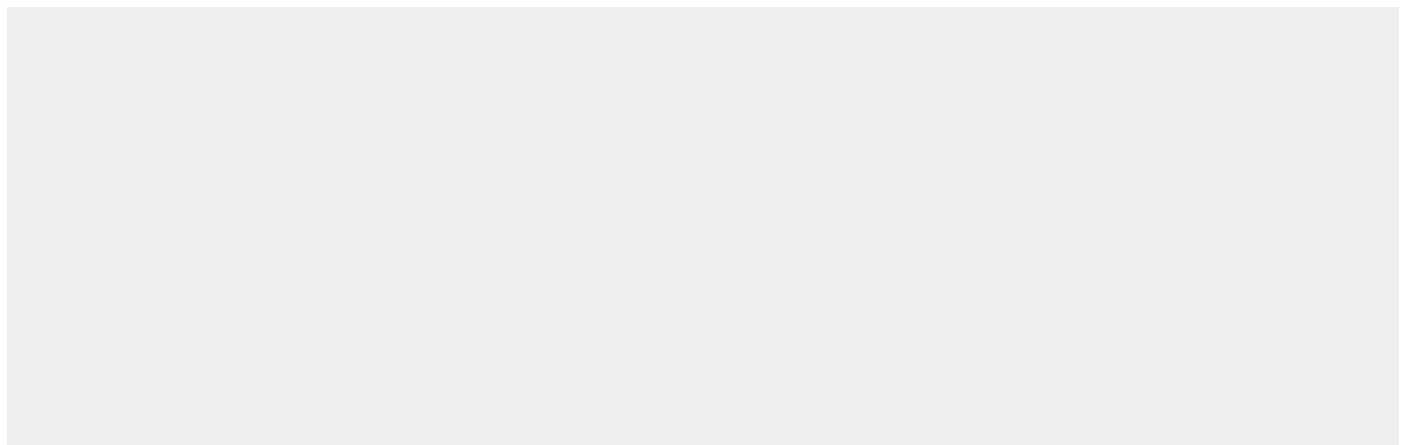
You provide this key information

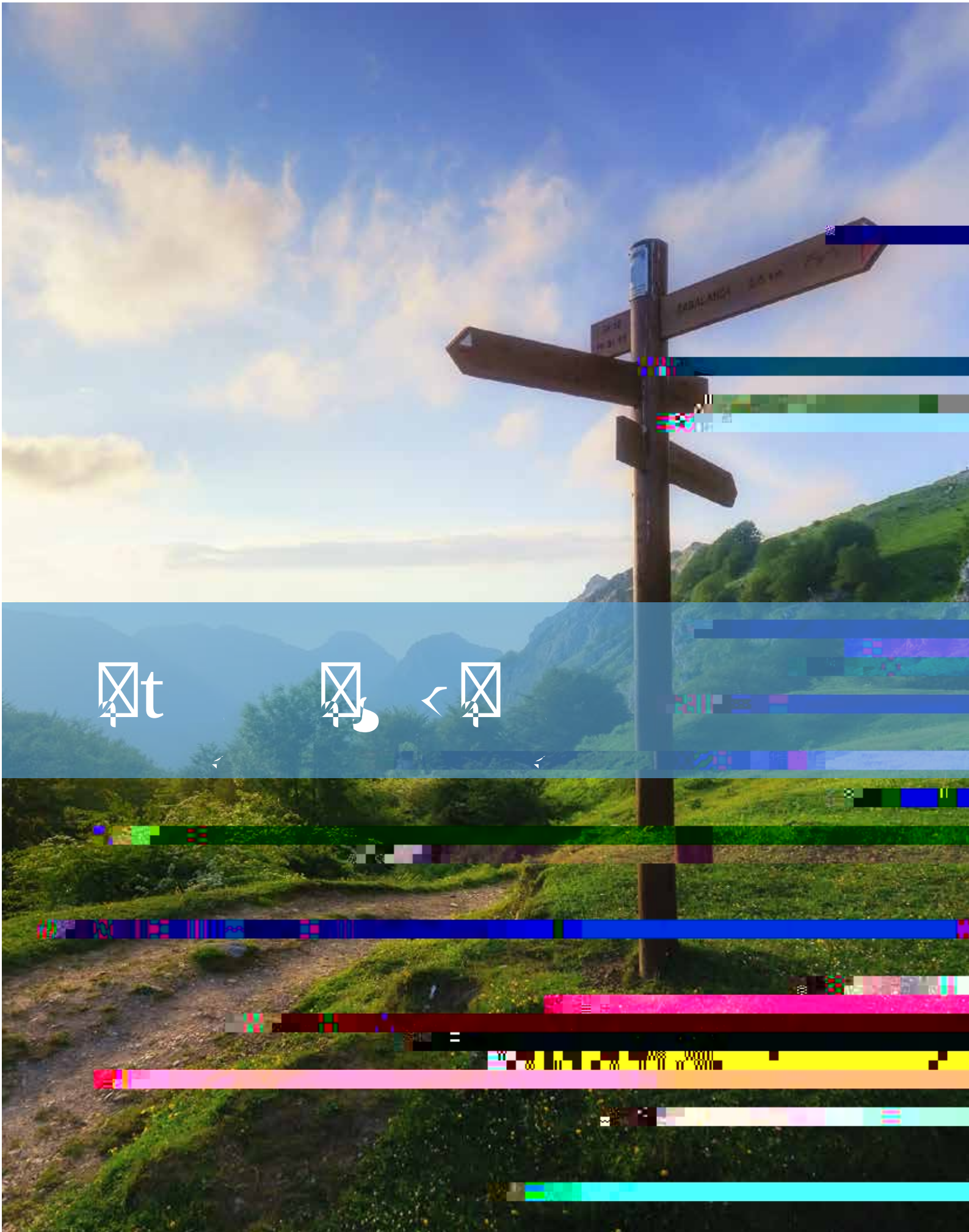
About you

- Name
- Mailing address
- Phone number
- Date of birth
- Social Security number

About your job

- Employer's company name
- Your insurance company group number
- Your employer contact: Name, title and phone number
- Last day you were able to work
- Date you became unable to work
- Number of hours worked
- Occupation: *The industry definition of what's required for your position*
- Date of hire
- Weekly earnings or salary
- Other income
- Was your disability work-related
-





at







Intake specialist

Helping you get started
Conducts your initial telephonic interview



Vocational consultant

Helping you get back to work
Evaluates your experience and helps you get tools and training for a suitable job



Benefit assistant

Putting it all together
Contacts your employer and physician to ensure all pieces arrive on time



Social Security advocate

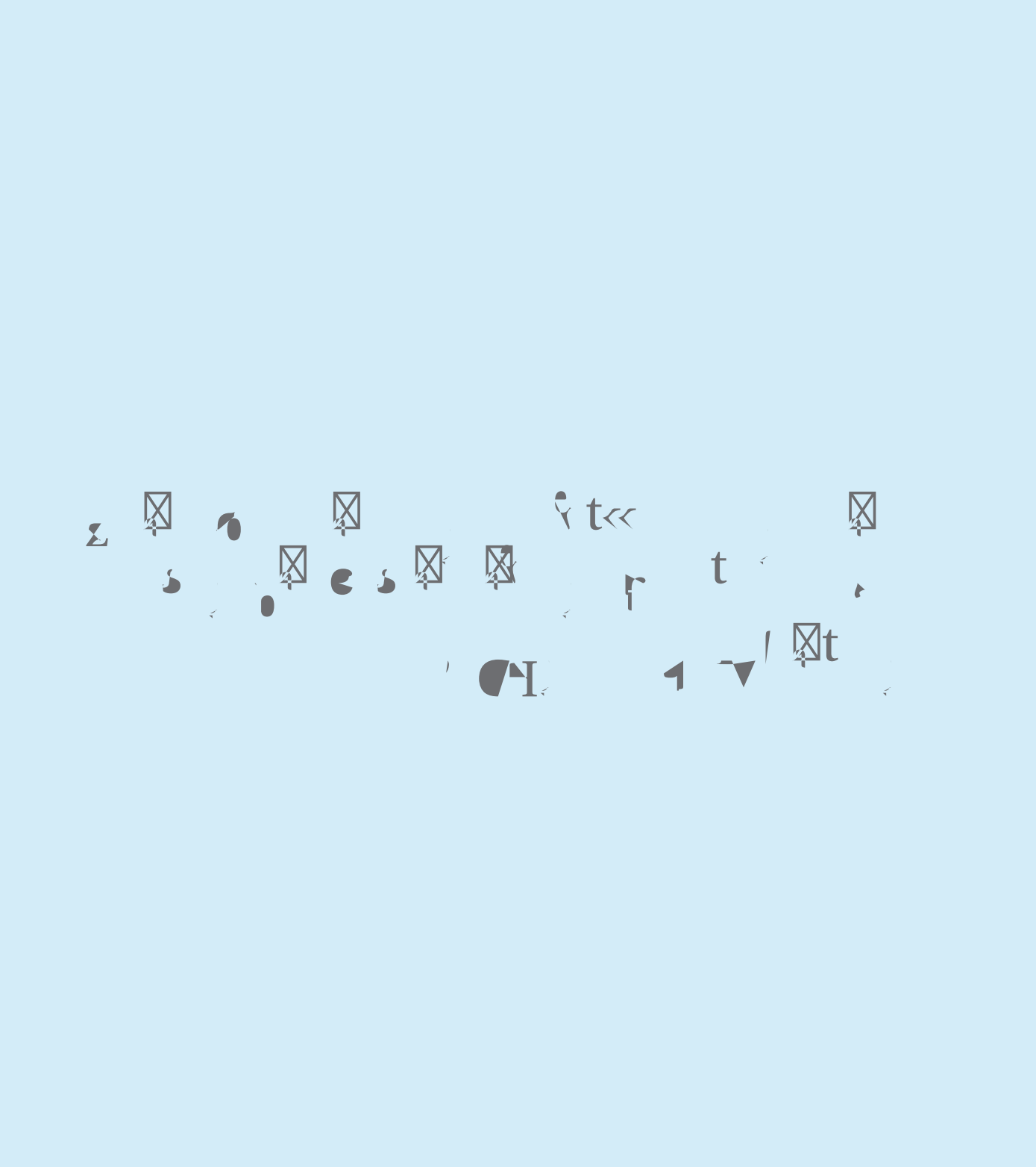
Advocating for your benefits (Social Security, Medicare, Medicaid, etc.)

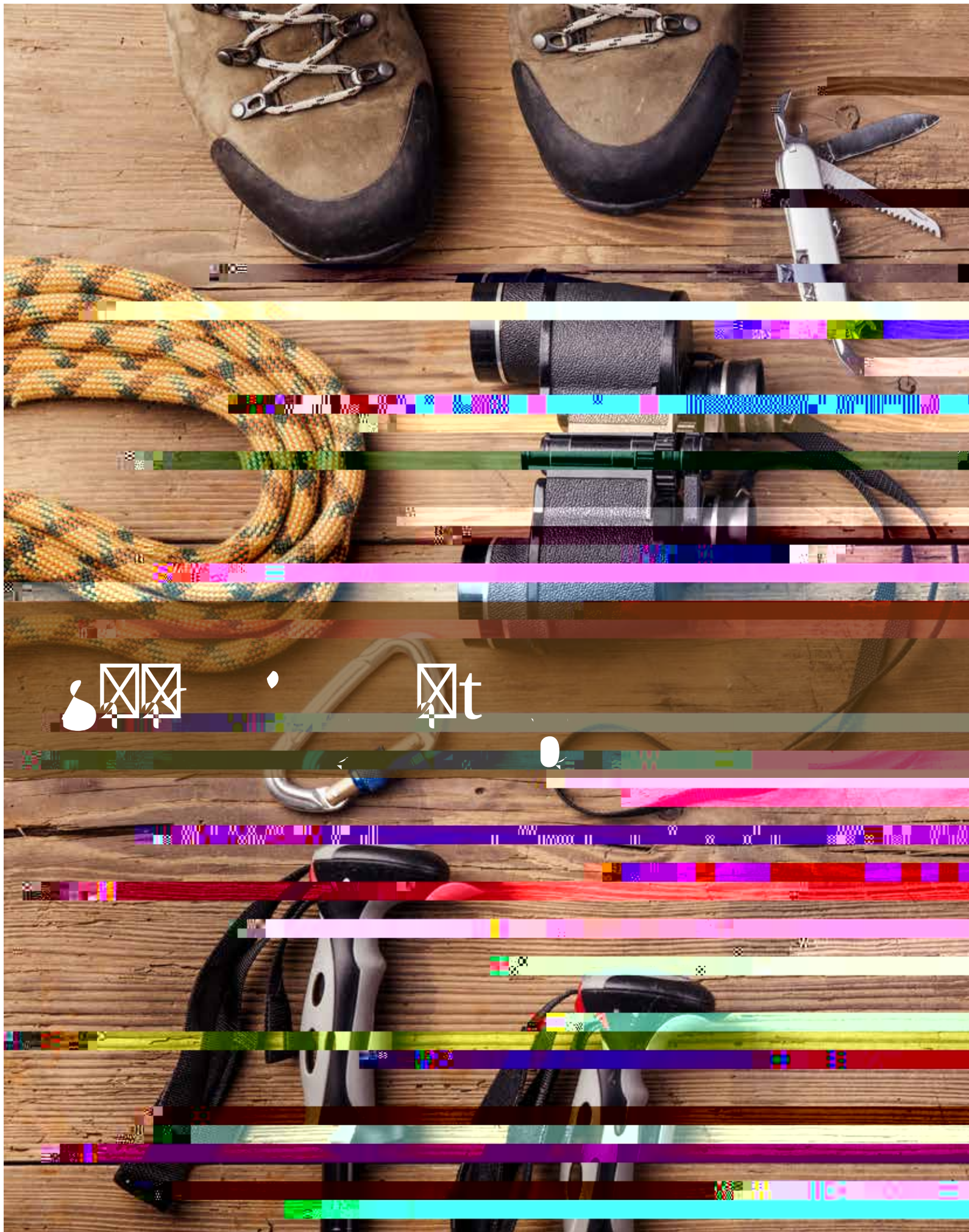


Claim examiner

Working one-on-one with you to complete your claims
Conducts in-depth interviews, helps you understand your policy and initiates return-to-work plans

We'll keep you updated on the progress of your claim by phone every few days and by mail every 14 days.





Put me in there too

Put me in there too, I want to be like you. Put me in there too, I want to be like you. Put me in there too, I want to be like you.

Your job, your occupation

Your job, your occupation, your job, your occupation. Your job, your occupation, your job, your occupation.

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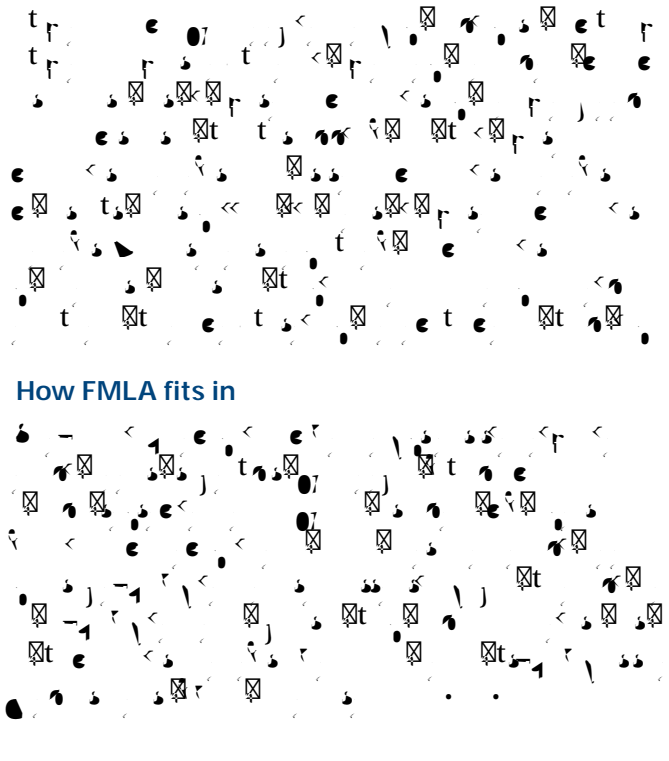
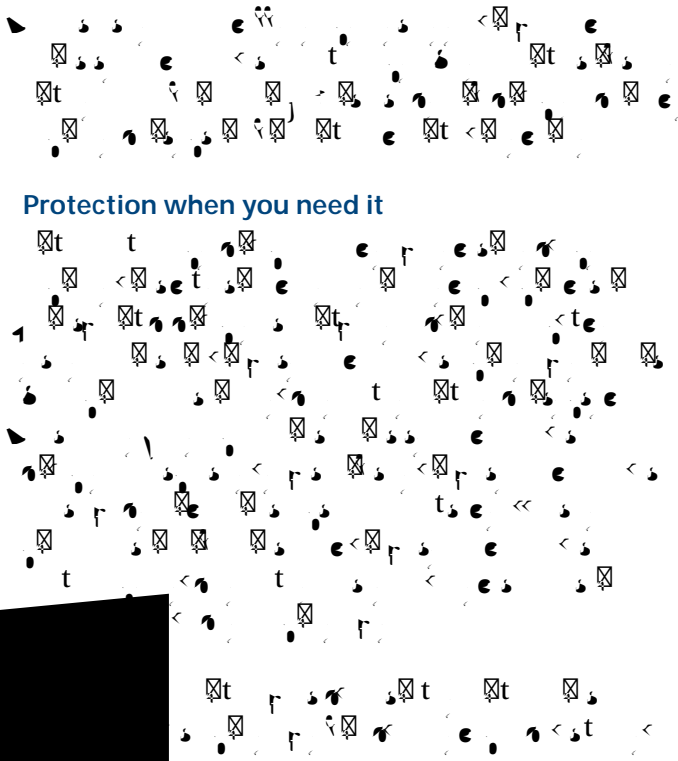
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Protection when you need it

How FMLA fits in

Long-term disability comparison

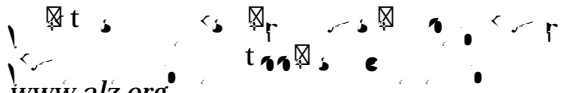
For a detailed comparison of short-term and long-term disability. Check your policy or ask your claim team for more detailed information about your coverage.



Handwritten musical notation consisting of three staves. The notation includes various notes, rests, and symbols such as 't', 'e', and '<'. The first staff begins with a treble clef and a key signature of one flat. The second staff begins with a bass clef. The third staff begins with a bass clef and a key signature of one flat. The notation is dense and appears to be a complex piece of music.



Alzheimer's Association



www.alz.org

1-800-272-3900



Appeal

Appeal is a process that allows you to challenge a denial of a claim or a reduction in benefits. It is a legal right that must be exercised within a specific time frame. The process typically involves submitting a written appeal to the plan administrator, who will then review the claim and make a final decision.

Benefit

Benefit refers to the financial support provided by an insurance plan. This can include health insurance, life insurance, and disability insurance. The amount and type of benefit depend on the specific plan and the individual's circumstances. Benefits are typically paid out to the insured individual or their designated beneficiaries.

Benefit duration

Benefit duration is the length of time that an individual is eligible to receive benefits from an insurance plan. This can vary significantly depending on the plan and the individual's age and health status. Some plans offer benefits for life, while others have a limited duration.

COBRA

COBRA (Consolidated Omnibus Budget Reconciliation Act) is a federal law that allows individuals to continue their health insurance coverage for a limited period of time after they have lost their job. This is particularly important for individuals who have pre-existing conditions or who are unable to obtain new health insurance coverage.

Denial

Denial is a decision made by an insurance plan administrator that a claim for benefits is not covered under the plan. This can be a frustrating experience for the individual, but it is important to understand the reasons for the denial and to explore options for appeal.

Disability

Disability is a condition that prevents an individual from performing their job or other activities. It can be caused by a variety of factors, including injury, illness, or mental health conditions. Disability insurance provides financial support to individuals who are unable to work due to a disability. The process of applying for disability benefits can be complex and often requires medical documentation.

Disability insurance

Disability insurance is a type of insurance that provides financial support to individuals who are unable to work due to a disability. It is typically provided by an employer or purchased privately. The benefits are usually a percentage of the individual's pre-disability income.

Elimination period

Elimination period is the time period that must pass before an individual is eligible to receive benefits from a disability insurance plan. This period can vary from a few days to several months. The elimination period is designed to prevent individuals from receiving benefits for short-term disabilities.

FMLA

FMLA (Family and Medical Leave Act) is a federal law that allows employees to take unpaid leave from their job for certain family and medical reasons. This can include the birth or adoption of a child, the care of a family member with a serious medical condition, or the employee's own serious medical condition.

Job

Job refers to the position or occupation that an individual holds. It is a source of income and provides a sense of purpose and structure. The nature of the job can have a significant impact on an individual's health and well-being.

Long-term disability

Long-term disability is a type of disability that lasts for a significant period of time, often for the remainder of the individual's life. It is a serious condition that can have a profound impact on the individual's quality of life. Long-term disability insurance provides financial support to individuals who are unable to work due to a long-term disability.

Medicaid

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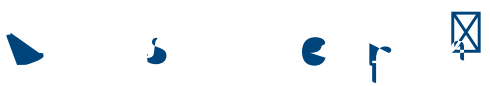
Medicare

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Occupation

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Social Security Disability Insurance



Common terms and examples of disability claims diagnoses

Claim diagnosis category	Lay language description	Specific examples
Diseases of the musculoskeletal system and connective tissue	Muscle, back and joint disorders	Arthritis, herniated or degenerated disc, back pain, spine/joint disorders, cartilage sprain, tendonitis, fibromyitis, osteoporosis, rheumatism, scoliosis, sciatica
Disease of the nervous system and sense organs	Spine and nervous system-related disorders	Multiple sclerosis, epilepsy, paralysis, Alzheimer's, Parkinson's disease, amyotrophic lateral sclerosis (ALS), Bell's palsy, Guillain-Barre syndrome, eye disorders including diabetic retinopathy and macular degeneration, ear disorders including balance-related disorders like Meniere's disease
Diseases of the circulatory system	Cardiovascular and circulatory diseases	Hypertension, heart disease, heart attack, stroke, aneurysm, coronary artery disease, phlebitis
Cancer and neoplasms	Cancer and tumors	Breast cancer, prostate cancer, lymphoma, Hodgkin's disease, leukemia, tumors
Injuries and poisonings	Accidents, injuries and poisonings	Fractures, sprains and strains, dislocations, contusions, burns, poisoning, allergic reactions
Mental disorders	Mental illness and behavioral disorders	Depression, schizophrenia, drug/alcohol/substance abuse, bipolar disorder, anxiety, obsessive-compulsive disorder
Diseases of the respiratory system	Respiratory system disorders	Influenza, pneumonia, asthma, bronchitis, emphysema, pulmonary fibrosis, cystic fibrosis, chronic obstructive pulmonary disorder (COPD)
Symptoms, signs and ill-defined conditions	Ill-defined or subjective conditions	Headache, insomnia, coma, chronic fatigue syndrome, sleep apnea, seasonal affective disorder, anorexia, other symptoms without a diagnosis
Infections and parasitic diseases	Infectious and parasitic diseases	Food poisoning, HIV/AIDS, hepatitis, meningitis, salmonella, tuberculosis, polio
Diseases of the digestive system	Digestive system disorders	Gastric ulcers, gastritis, appendicitis, hernia, irritable bowel syndrome, cirrhosis of the liver, Crohn's disease, diverticulitis, ulcerative colitis, dental disorders, temporomandibular joint (TMJ) disorders
Endocrine, nutritional and metabolic diseases and immunity disorders	Nutritional, metabolic, regulatory and immunity disorders	Diabetes, malnutrition, obesity, gout, cystic fibrosis, thyroid disorders
Diseases of the genitourinary system	Genital and waste removal disorders	Uterine prolapse, cervicitis, menopausal symptoms, kidney and bladder disorders, genital organ disorders, kidney failure, enlarged prostate, prostatitis, urinary tract infections, endometriosis
Congenital anomalies	Inherited conditions	Congenital anomalies, spina tend, Down syndrome, inherited heart valve malfunction
Diseases of the blood and blood-forming organs	Blood-related disorders	Anemia, hemophilia, sickle-cell disease, diseases of the spleen
Other	Other disorders	Other disorders not captured in categories above

Source: Council for Disability Awareness



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