

Tips from Sara Filing a Disability Claim

"Filing a disability claim can be stressful, especially if you've just experienced an accident or have been diagnosed with an illness. I put together a few helpful tips, including what to expect and ways to expedite the process. Please reach out if you ever have any questions or need additional support. I am always available to help."



Sara Closson
Employee Advocate

Need to file a disability claim? Here's what to do.

- **Contact your HR department to let them know you need to file a claim.** They will provide you with instructions specific to your company on the preferred method on how to submit. Most carriers will allow submissions either online, over the phone, or via PDF file that will need to be emailed or faxed. We do not recommend mailing any documents as that can delay processing time.
- **Complete required claim information.** There are three sections involved in every claim including:
 - Employer Statement (employer will complete)
 - Employee Statement (you will complete)
 - Attending Physician Statement (you provide to your doctor to complete)
- We understand these forms can be confusing, so please contact Sara if you need assistance.

Filed a disability claim? Here's what happens next.

- **A dedicated representative from the carrier will be assigned to work with you** after the claim is received. The timing of a claim decision depends on:
 - When the insurance company receives the completed claim forms.
 - When all required supporting documentation is received, i.e. medical records.

Tip from Sara!



You can assist with expediting the claim process by making sure your physician has completed and returned their portion. In addition, if you have access to a **patient portal**, you can download your medical records and send them to the claims specialist. This is by far **the most efficient way to deliver records** rather than relying on the doctor's office to fax. Once the claim specialist receives all required documentation, they can begin working to deliver a claim decision.



*Read more about
how Sara helps with
insurance-related,
employee benefit issues.*



As your dedicated Employee Advocate, **Sara Closson** is available to assist you, and your family members when insurance related issues arise.

Having spent her career working in claims resolution for a major insurance carrier, Sara has an excellent understanding of insurance and what is required to "work within the system" to obtain a timely resolution to problems.

We ask that employees and/or family members contact the carrier at least once to resolve their issues. If assistance is still needed, please contact Sara. There is **no cost** to the services provided to you or your family.

Contact Information



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Was your claim approved? Here's how you're paid.

- Your disability benefits can typically be **automatically deposited** into either a savings or checking account for quick access to funds and no postal delays.
- Please be aware of your **"approved through date"** which is the date your benefit payment will end unless medical information is provided to support an extension.
- **If an extension is needed**, please contact your treating medical provider so they can appropriately document your medical records.
- **If your claim is not approved or extended**, please contact Sara to discuss filing an appeal.

What else to know about claim payments.

- Short-Term Disability (STD) insurance usually pays benefits for illnesses or injuries soon after they start, continuing for a limited amount of time. **STD benefit payments are generally made on a weekly basis.**
- Long-Term Disability (LTD) insurance provides benefits after STD ends. LTD is for chronic or catastrophic disabilities. **LTD benefit payments are generally made on a monthly basis.**



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