

How to file a claim for Unum benefits

Your life may just have become more complex, but we make it simple for you to file your claim and get the benefits you need. Don't worry, we've got you.



For fastest results, file online.

On the web



First time filing a claim? Go to the secure website and register for an account.

Returning users: please log in with your user ID and password.

- Disability: unum.com/claims
- Term Life/Accidental Death & Dismemberment (AD&D): Only your employer can file and check status online

Using the app



Download the Unum Customer App from the applicable App Store. Then, register and use the app to file your claim or to manage your existing claim.

- Disability: Unum Customer App
- Term Life and AD&D: app filing not available

By paper form



- Disability and Term Life/AD&D: Get a claim form at unum.com/claims or contact your HR department. Mail or fax your completed form using the fax number or address shown on the form.

By phone

- Disability: 800-858-6843
- Term Life/AD&D: 800-445-0402

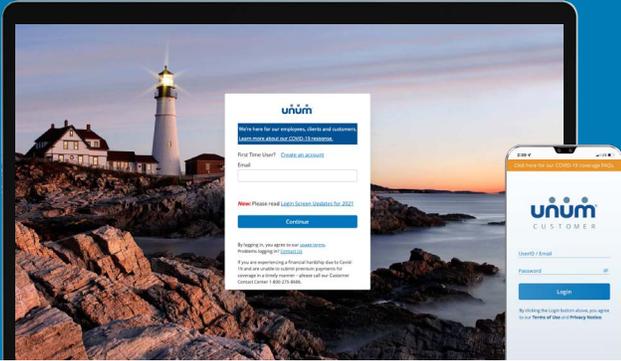


Benefits of digital filing

- ✓ Access and download supplemental claim and year-end tax forms.
- ✓ Sign and submit authorization forms.
- ✓ Upload documents from your computer or our app, using your phone's camera.
- ✓ Register for direct deposit of your claim payment, when applicable.
- ✓ Review claim status, documentation and most recent payment information.
- ✓ Verify and change personal information and get updates 24/7 on our mobile app or web portal.

After you've finished filing:

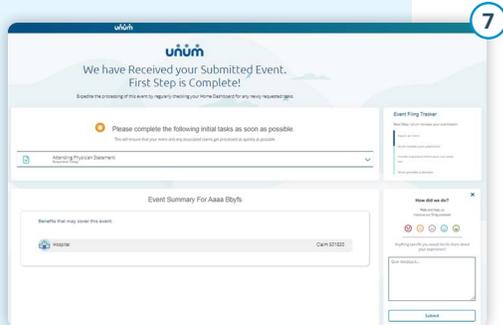
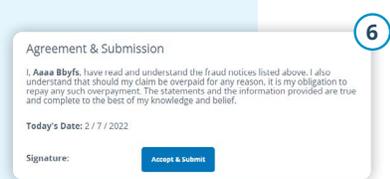
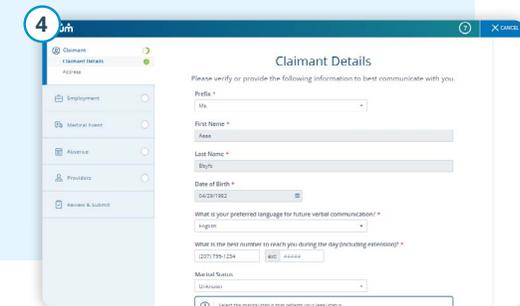
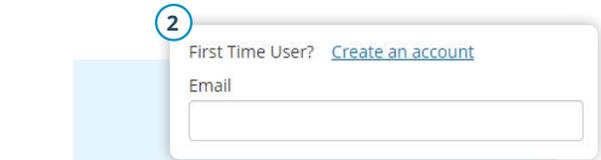
You can check your claim status and manage your claim on the web or mobile app.



Instructions on how to file your claim

On the web

1. Go to unum.com/claims.
2. a. If filing a claim for the first time, click “Create an account.”
b. If you already have an account, enter your email.
3. Once you’re logged in, begin with “Report a New Event” to provide initial details of what happened. Then select “Continue.”
4. Add information about the following:
 - a. The claimant: you or a covered family member
 - b. Your employment
 - c. Medical care resulting from the event, like surgery
 - d. Absences from work
 - e. Medical providers visited—physicians, hospitals, other medical professionals
5. Review your information and:

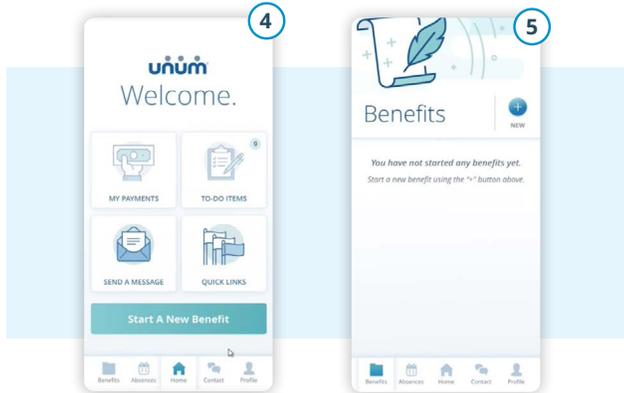
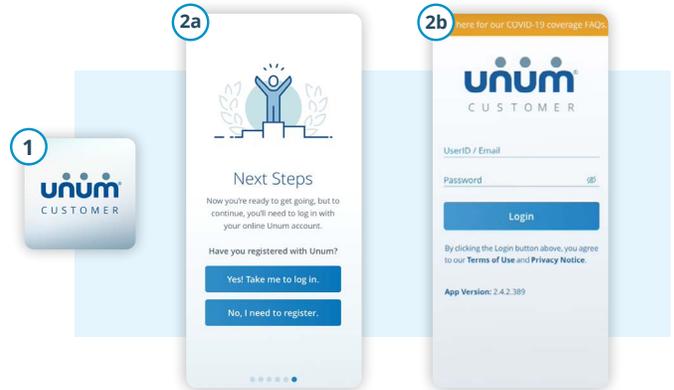


- a. Confirm responses
- b. Provide medical authorization
- c. Review fraud statement

6. Select “Accept” and “Submit.”
7. View confirmation screen, see any next tasks and track progress.

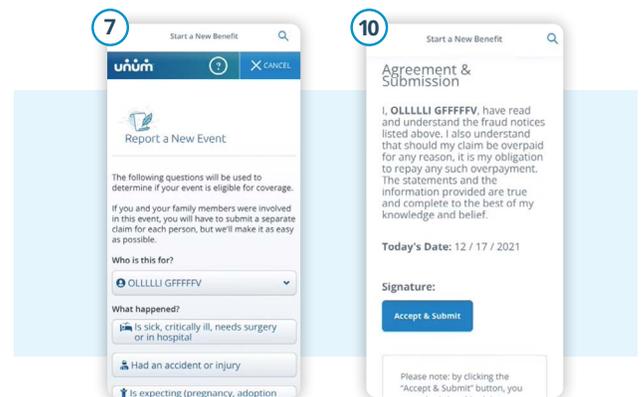
On the app

1. Download the Unum Customer app from either Apple® or Google Play™.
2. a. If filing a claim for the first time, scroll through the introduction screens until you reach “Next Steps” and select “No, I need to register.”
b. If you already have an account, you can log in.
3. Read the Terms of Use and select “I understand and accept.”
4. On the Welcome screen, select “Start a New Benefit.”
5. On the Benefits screen, click on the “+” button



6. File a new claim or report a death in the family (for life insurance).
7. Provide information about what happened so Unum can identify which coverage applies to your situation.
8. Add information about the following:
 - a. The claimant (you or a family member)
 - b. Your employment
 - c. Medical events resulting from the event, like surgery
 - d. Absences from work
 - e. Medical providers visited — physicians, hospitals, other medical professionals

9. Review your information and:
 - a. Confirm responses
 - b. Provide medical authorization
 - c. Review fraud statement
10. Select “Accept” and “Submit.”
11. View confirmation screen, see any next tasks and track progress.



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