



Renaissance

DENTAL • VISION • LIFE • DISABILITY

LONG TERM DISABILITY CLAIMS FAQ

WHERE DO I SEND THE COMPLETED FORMS?

1. **BY MAIL:** 2 Court St. Suite 102, Binghamton, NY 1390
2. **BY SECURE EMAIL:** GroupClaims@RenaissanceFamily.com
3. **BY SECURE FAX TO:** 607-773-2276

PLEASE RETAIN THE ORIGINAL COMPLETED FORMS IN CASE THE ELECTRONICALLY SENT FORMS ARE ILLEGIBLE. FOR QUESTIONS CONTACT 844-368-6485.

LONG TERM DISABILITY CLAIMS-FREQUENTLY ASKED QUESTIONS

WHO IS RESPONSIBLE FOR SUBMITTING THE FULLY COMPLETED CLAIM FORM?

After obtaining the forms from your employer, it is your responsibility as the Claimant to submit the fully completed claim forms.

HOW DO I KNOW WHICH CLAIM FORM TO COMPLETE?

Your Employer will supply the claim form you will need to submit.

WHO MUST COMPLETE THE CLAIMANT'S STATEMENT?

For prompt handling of your disability claim, please answer all questions on the form. If you as the Claimant are unable to complete the form, another person may complete the form. His/Her name and relationship to you as the Claimant must be stated on the form.

WHEN SHOULD I SUBMIT MY CLAIM FORMS?

Claim forms should be submitted within 30 days of the end of your elimination period, which is the required number of days of disability before benefits are payable. Refer to your insurance certificate for details.

WHAT IF MY CLAIM FORM IS COMPLETED BEFORE I AM ACTUALLY DISABLED?

Claim forms fully completed will be accepted only two weeks prior to disability commencing.

AFTER MY CLAIM IS RECEIVED AND APPROVED, WHEN WILL MY CHECK BE PROCESSED?

Benefits are processed within 7 to 10 working days after approval.

IS MY BENEFIT TAXABLE?

Disability benefits may be subject to FICA and Medicare tax withholding. Please consult your legal or tax advisor.

IS TOTAL DISABILITY REQUIRED TO RECEIVE A BENEFIT ?

Your plan may allow you to work part-time and still be eligible for a benefit. Please notify us as soon as possible if you return to work.

HOW OFTEN WILL I RECEIVE A CHECK?

Checks are issued monthly and continue while you meet the criteria for disability as stated in the policy.

HOW DO I CHECK THE STATUS OF MY CLAIM?

1. Please call **844-368-6485** or email GroupClaims@RenaissanceFamily.com.
2. If your Employer has access to the Renaissance online administration portal, you may check the status of your claim through the portal.

LONG TERM DISABILITY CLAIMS-FREQUENTLY ASKED QUESTIONS (CONTINUED)

DO I HAVE TO SUBMIT A FOLLOW-UP CLAIM FORM?

Updated information is required periodically from you and your physician that may include supplemental forms and/or medical records, a telephone interview, etc. You will be notified by your claim consultant when updated information is required and what information is necessary. It is your responsibility to ensure the required information is provided as stated in the policy.

CAN I HAVE MY DISABILITY CHECK DIRECT DEPOSITED INTO MY BANK ACCOUNT?

No, at this time we are unable to offer direct deposit for disability payments.

WHAT IF MY CLAIM IS DUE TO AN INJURY?

If your claim was the result of an injury, please be sure to advise how, when and where the injury occurred. If the police were involved a copy of the police report will be required.

IS MY BENEFIT AFFECTED BY OTHER BENEFITS?

Yes. The most common types of income with which we integrate are Social Security Disability, Retirement Benefits, State Disability, No Fault and Workers' Compensation. Please notify us immediately when benefits are awarded to avoid an over-payment. Please refer to your insurance certificate for the type of income with which we would integrate.

IF I WAS TREATED IN THE EMERGENCY ROOM OR URGENT CARE FACILITY SHOULD I SUBMIT THIS INFORMATION?

Yes, any proof of treatment you had during your period of disability is helpful. For example: You were treated in the emergency room but the provider completing your disability form is your primary care doctor or specialist, the emergency room information establishes the first day of treatment for your disability.

WHAT IF MY HEALTH CARE PROVIDER IS A NURSE PRACTITIONER OR PHYSICIAN'S ASSISTANT?

A Nurse Practitioner or Physician's Assistant can complete the claim form.

DO I NEED TO SUBMIT THE ORIGINAL FORM?

1. We will accept a faxed or emailed copy of the form. The original does not need to be submitted.
2. We do recommend that you retain a copy of your digital documents in the event we are unable to read the form or do not receive the faxed or emailed copy.

WILL I NEED TO COMPLETE AN AUTHORIZATION FORM?

There is a possibility that during the course of your claim review Renaissance may require an authorization form to obtain additional medical information. If the form is needed, the claim examiner handling your claim will send the form to you to be completed.

WHAT IF MY CLAIM FORM IS DUE BACK BEFORE I HAVE MY NEXT DOCTOR'S APPOINTMENT?

If you have a timing issue with your appointment and returning the form, please contact your claim examiner to discuss.

FOR QUESTIONS OR ASSISTANCE FILLING OUT CLAIMS FORMS:

Phone: 844-368-6485

Email: GroupClaims@RenaissanceFamily.com

RenaissanceBenefits.com

Underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY. Both companies may be reached at PO Box 1596, Indianapolis, IN 46206. Products may not be available in all states and jurisdictions.