

Disability insurance for educators.

How to report a disability claim.

How do I report a disability claim?

Simply do one of the following:

- Go to myNYLGBS.com > Coverage > Disability (Make sure to print your confirmation page.)
- Call toll-free **(800) 362-4462** or **(866) 562-8421** (Español) between 7:00 am – 7:00 pm CST. A representative will walk you through the process.
 - If your school district participates in an Employee Benefit Cooperative for disability insurance, please have the name of the Cooperative on hand.
- Fill out a claim form online at newyorklife.com/group-benefit-solutions/employees/group-insurance/disability/submit-disability-claim
 - Review fraud warning and click **I agree** at the bottom of the page.
 - Follow the simple steps to complete your form and submit.

When do I report a claim?

- Contact your employer on, or before, your first day out of work. Tell them when and for how long you plan to be absent.
- If you know you'll be out for more than seven days in a row, call New York Life Group Benefit Solutions (NYL GBS) at **(800) 362-4462** or **(866) 562-8421** (Español). Make sure you call us before your seventh day out of work so we can begin reviewing your claim. If your plan allows for coverage sooner than seven days, you should report your claim promptly.

What information do I need?

Before you call or go online, please have this information handy:

- Your name, address, phone number, birth date, Social Security number and email address.
- Employment information, such as date hired and job title.
- Reason for your claim – illness, injury or pregnancy.
- Description of your illness, symptoms and/or diagnosis. Include the date your symptoms first appeared and if you have had these symptoms before.
- Workers' compensation claims you've filed or plan to file.
- Details about doctor, hospital or clinic visits, including dates and contact information.

If you need immediate medical attention, please call 911.

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Visit: myNYLGBS.com

Please have this information handy:

- Your name, address, phone number, birth date, Social Security number and your date of hire, employer's name, address and phone number.
 - If your school district participates in an Employee Benefit Cooperative for disability insurance, please have the name of the Cooperative on hand.
- Date of your claim and when you plan to return to work. If you're pregnant, give your expected delivery date.
- Name, address and phone number of each doctor you are seeing for this absence.



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What happens next?

During the call, we'll ask for your permission to get your medical information. Here's how it works:

- After you give us your claim information, you'll be transferred to a recorded message.
- Listen to the recording and answer **Yes** or **No** to the questions.
- At the end of the recording, say **Yes** if you give permission or **No** if you do not.
- You can cancel your permission at any time by calling your NYL GBS claim manager.

After the call, NYL GBS will send you a letter. It'll include a copy of the recorded message for your records and a form that gives us permission to get other information we may need to finish processing your claim. Please sign and return that form. Check with your doctor to see if there are any other forms you need to sign.

A NYL GBS claim manager will call you and your employer for a list of your job requirements. The claim manager will also call your doctor for your medical records. This information will help us figure out how long you may be out of work and the benefits you may be able to receive.

What happens if my claim is approved?

- NYL GBS will send you an approval letter that gives you an explanation of your benefits. You may also get a recorded call from NYL GBS with this information.
- NYL GBS will coordinate payment of your benefits as soon as possible.
- NYL GBS will tell your employer that we approved your claim and the date you plan to return to work.

What happens if my claim is denied?

- NYL GBS will send you a letter that explains why. The letter will also tell you how you can appeal the decision.

- NYL GBS will let your employer know the claim is denied.
- You should call your employer when you get the letter to discuss your return-to-work date.

What can I expect while I'm out?

Your NYL GBS claim manager will stay in touch to help you return to work quickly and safely. We may work with you, your doctor and your employer to talk about different work options. This may include an adjustment to your job or work schedule. Your employer may also call you to check on your progress and offer support.

What if I can't return to work on the date my disability benefits end?

- Call your NYL GBS claim manager to talk about the situation and learn about your options.
- Call your employer to let them know when you plan to return to work.

What should I do when it's time to return to work?

Call your employer and NYL GBS claim manager to let them know the date you'll be returning to work.

What if I need more information?

Our website provides useful information for you and your family members – from submitting a disability claim and what comes next, to information that can help you manage a specific condition at work, and even how to access valuable programs offered with your plan at no additional cost to you. Please visit the website at nyl.com/workwellness.

Questions?

Call **(800) 362-4462** or **(866) 562-8421** (Español). A NYL GBS representative is available to help you between 7:00 am – 7:00 pm CST.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company.

Policy forms: Disability -TL-004700 et al.

New York Life Insurance Company

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