



We're here when
your employees
need us most



OBJECTIVE: EFFICIENT CLAIMS SUPPORT FOR VOLUNTARY BENEFITS

When you choose a partner for employee benefits, you should also consider the company's approach to claims management. At Unum, our philosophy is simple and straightforward.

We are committed to supporting your employees by:

- Providing thorough, fair and objective claims evaluation
- Paying claims in a timely manner with a high level of personal service

ONE CLAIM IS ALL IT TAKES

Employees often have more than one Unum benefit, such as employer-paid Short Term Disability Insurance along with voluntary Accident Insurance. These plans can overlap — which means a claimant could be eligible for benefits from more than one policy.

At that point, our claims representatives step in and initiate claims for those policies, providing the assistance employees may need at a potentially difficult time.

HOW OUR CLAIMS MANAGEMENT "TRIAGE" WORKS

- 1 An employee breaks her arm in a car accident and is hospitalized as a result.
- 2 She files a Short Term Disability claim with Unum.
- 3 Our claims representative checks to see what other coverage she has, as soon as she files her disability claim. He finds that she may also be eligible for benefits under her Accident and Hospital Indemnity policies.
- 4 The representative initiates the additional claim for the Accident and Hospital Indemnity benefits for the employee.



Unum verifies the employee's claim eligibility — so you don't.

SUBMIT CLAIMS



Register or access your **MyUnum for Members** account Online at **unum.com/claims** or on the Mobile App



By phone at **1-800-635-5597**



By mail or fax at **1-800-447-2498**

Check a claim status 24/7 on MyUnum for Members, by visiting our website or on our Mobile App. You can also call a claims representative.

VOLUNTARY BENEFITS INCLUDE:



Accident
Insurance



Critical Illness
Insurance



Hospital
Indemnity
Insurance



Individual Short
Term Disability
Insurance



Whole Life
Insurance

SERVICE THAT SUPPORTS YOUR BUSINESS

Personal service from experienced representatives

Unum claims representatives are knowledgeable, friendly professionals — and they're easily accessible when your employees need support. All participate in ongoing education, training and career development.



Contact your Unum representative to learn more about our claims management process—and the voluntary benefits we support.



Better
benefits
at work.™

unum.com

Insurance products are underwritten by the subsidiaries of Unum Group.

Policy forms marketed by the company are too numerous to list in the advertisement, but a list can be provided upon request.

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FOR BROKERS AND EMPLOYERS

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