

How to Report a Disability Claim

It's easy! Call CIGNA Group Insurance's toll-free number and a representative will walk you through the process. We will take all the information over the phone.

Call: 1-800-36-CIGNA or 1-800-362-4462

You can also fill out the online claim form on www.CIGNA.com. Click on [Forms](#) located in the [Customer Care](#) tab.


When do I report a claim?

- Always seek appropriate medical attention immediately. Your health and safety come first.
- Contact your employer on or before your first day out of work. Tell them when and for how long you expect to be out of work.
- When you know you will be out for more than seven days in a row, please contact CIGNA Group Insurance (CGI) at the phone number listed above.

What information do I need to give?

Please have the following information before you call:

- Your name, address, phone number, birth date, Social Security number.
- Your employer's name, address and phone number.
- Information about your job, such as your date of hire and job title.
- The reason for your claim – illness, injury or pregnancy.
- The date the illness or injury first appeared, if you have had this illness before and the date you plan to return to work.
- Information about any workers' compensation claims you have filed or plan to file.
- The names and phone numbers of your doctors and hospitals and dates you were seen or hospitalized.

 *Clip here and carry with you for easy reference.*

How to report a disability claim

- Seek appropriate medical attention immediately.
- Tell your manager on or before your first day out of work.
- Call CIGNA as soon as possible:

1-800-36-CIGNA or 1-800-362-4462

-or-

Visit: www.CIGNA.com

What happens next?

- During the phone call, CGI will ask you for permission to begin gathering your medical information. You can do this during that same call. This will help to review your claim more quickly.
- Here's how you can give us your permission to get your medical information:
 - After you finish giving us your information about your claim, the phone agent will transfer you 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 to get your medical information or "No" if you do not give permission to get your medical information.
 - If you have access to the internet, you may see and download the permission form. Go to www.cigna.com and the "Forms" section of the "Customer Care" tab to see the recorded message in writing or to download the Disability Disclosure Authorization form.
 - You can cancel your recorded permission at any time by calling your assigned CGI representative.
- After the call, CGI will send you a letter. This letter will include a copy of the recorded message for your records. The letter will also include a form for you to sign and return. This form gives us permission to get additional information we may need to review your claim. Please sign and return that form.
- Call your doctor and ask if he or she has any other forms you may need to sign to give permission to release medical records to CGI.
- An assigned CGI representative may call you and your employer for a list of your job duties. The assigned CGI representative may also call your doctor for your medical information. This information will help us determine how long you may be out of work and what benefits you may be entitled to receive.



What happens if my claim is approved?

- If your claim is approved, your assigned CGI representative will send you an approval letter that explains your benefits. A check may be sent separately.
- We will also tell your employer that we approved your claim and the date you plan to return to work.

What if my claim is not approved?

- If your claim is not approved, your assigned CGI representative will send you a letter that explains why your claim could not be approved. The letter will also tell you what you can do next if you do not agree with the decision.
- We will also tell your employer that we could not approve your claim.
- Contact your employer when you receive the letter to discuss your return to work.

Who should I call if I have a question about my claim?

Call **1-800-36-CIGNA** (24462) between 7:00 a.m. and 7:00 p.m. Central Time. You can leave a message if you call at other times. A CIGNA representative will return your call the next business day.

What can I expect while I'm receiving disability benefits?

Our goal is to help you return to work quickly and safely. Your assigned CGI representative will stay in touch with you. We may work with you, your doctor and your employer to talk about different work options. This may include job adjustments or a work schedule change. Your employer may also call you to check on your progress and offer support.


What if I can't return to work when my disability benefits end?

- Call your assigned CGI representative to talk about the situation. Your claim manager will explain your options.
- Let your employer know your progress and status.

What should I do when I'm ready to return to work?

Call your employer and assigned CGI representative to let them know the date you will return to work.

"CIGNA" and the "Tree of Life" logo are registered service marks of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries, including, Life Insurance Company of North America, CIGNA Life Insurance Company of New York, and Connecticut General Life Insurance Company, and not by CIGNA Corporation.

 *Clip here and carry with you for easy reference.*

Please have this information ready before you call:

- Your name, address, phone number, birth date, date of hire, Social Security Number and employer's name, address and phone number.
- The date and cause of your disability and the date you plan to return to work. If you are pregnant, give your expected delivery date.
- The name, address and phone number of each doctor you are seeing for this absence.

This program is underwritten by Life Insurance Company of North America, a CIGNA company.

