Disability claims overview

Taking the worry out of disability insurance
Having an injury or illness that leads to needing even a short-term disability leave can be stressful for your employees. Besides dealing with the injury or illness, the disability claims process can feel overwhelming. But they won’t be alone in the process. We’ll be with them every step of the way to let them know what’s needed and answer any questions they may have.

Here’s how it all works. Along the way, you’ll see this ★ to highlight key parts of the process.

1 Claim intake

Our disability team will go beyond simply providing benefit checks to help you and your employees get the personalized help you need. ★

Get started! We can be notified of a short-term disability claim in 3 ways:

You or your employees can start a claim:

- **By phone:** Call us toll free at 1-800-813-5682 and a Customer Service Representative will complete an intake.
- **Online:** Submit a claim through our website, www.anthemlife.com.
- **By mail or fax:** You can always mail a claim to us at Disability Claims Service Center P.O. Box 105426 Atlanta, GA 30348-5426 or fax it to us at 1-800-850-0017.

Here’s what we’ll need to know:

- Employee name, address, phone number and Social Security number
- Employer name
- Employee’s condition
- Treating physician’s contact information

Once the disability claim intake is done, we’ll send a claim packet* to the employee with:

- A welcome letter
- A Release of Information form
- The Resource Advisor brochure
- A reimbursement agreement

* For claims submitted online or by phone.
And we’ll assign a designated Disability Case Manager (DCM) who’s responsible for the overall management of the claim:

- Follows up and gathers additional information
- Decides on best course of action, coordinates resources and ensures compliance
- Develops ongoing relationship with employees and human resources staff to:
  - Create case-specific action plans
  - Explore return-to-work opportunities

We designate our DCMs on a per-client basis so they can get to know an employer’s business, processes and nuances of their group culture. This helps build a solid relationship with the day-to-day contacts at the employer.

2 Initial review

Your DCM is your single point of contact throughout the disability claim process. That consistency helps the DCM build a relationship with your employees and HR department.

When we need information, we don’t wait for others to contact us. We’re proactive about calling to get details from:

1. The employee:
   - Introduction
   - Activities of daily living, training, education & experience
   - Current medical information
   - Additional assistance needed
   - Return-to-work (RTW) expectations

2. Human resources:
   - Job requirements/demands
   - Salary history
   - RTW opportunities/expectations
   - Any other issues

3. The attending doctor:
   - Treatment plan
   - Clinical information about the disabling condition
   - Functional capabilities
   - RTW opportunities/expectations
3 Claim determination

Whether a claim is approved or denied, the DCM will call the employee to explain the decision and discuss any next steps.

We use a 3-point process for claim determinations:

1. Evaluate:
   - Eligibility
   - Job requirements
   - Clinical information
   - Functional capacity

2. Approve/Deny:
   - Decision made as quickly as possible after we receive all information
   - DCM develops individualized action plan for ongoing reviews

3. Communicate:
   - Notify employee by phone and in writing
   - Check issued to employee

Absence management

Our absence management services couple with our short-term disability plans and are handled by the same case manager.

- Includes management of qualifying leaves under the federal Family and Medical Leave Act, applicable state leaves and other leaves of absence
- Allows us to identify issues earlier that may keep employees out of work longer – and help them return not just to work, but to their lives, sooner

Resource Advisor

Disability claimants and their families have access to face-to-face counseling and online counseling through LiveHealth Online, and legal and financial counseling and other services through the Resource Advisor member assistance program.

The Resource Advisor brochure is included in all new claim packets to tell employees about the services available to them. Upon request, DCM can transfer employees to the Resource Advisor toll-free number if there’s a concern about:

- Depression or substance abuse.
- Marital or family struggles.
- Workplace relationship issues.
- Catastrophic diagnoses.
- Financial difficulties.
- Identity theft.
Transitioning to long-term disability

Sometimes, a short-term disability can turn into a long-term disability. If it does, the short-term DCM will work with the long-term DCM to ensure an easy transition.

The DCM will screen for vocational rehab potential and/or Social Security assistance and follow the case until one of these happens:

- The employee returns to work.
- The employee dies.
- The employee reaches the maximum duration for disability benefits.
- The employee is no longer eligible for benefits in accordance with the contract.

If you have your group life and long-term disability with Anthem, we review long-term disability claims for life waiver of premium eligibility:

- Automatically refer long-term disability claims to life premium waiver team 9 months from disability date.
- Life premium waiver team determines if the employee is eligible for life waiver of premium.
- No separate life premium waiver claim form required.

The DCM will evaluate each case to match an employee with the right resources:

- Vocational rehabilitation
  A certified vocational rehabilitation counselor will create and implement a customized program to help get the employee successfully back to work.

- Social Security assistance
  Our advocates have the experience and expertise to help the employee through the Social Security application and appeals process.

We proactively review claims for short-term disability to long-term disability transition:

- Automatic review halfway through short-term disability claim — short-term DCM initiates review so the employer or employee don’t need to.
- Seamless transition, with no new claim form needed.
- DCM reaches out to claimant for information needed to transition to long-term disability.
A proactive, integrated approach to employers’ medical, disability and absence management program that helps employees get back to health, back to work and back to life. And it’s uniquely ours.

How does it work?
Productivity Solutions is available for employees with an Anthem medical plan and Anthem short-term disability coverage.

- We can access in-house medical information — with authorization from the claimant — to often approve claims and get the first check out quickly without needing to wait for additional medical information.

- Employees who have a chronic illness, complicated injuries, an upcoming surgery or a pregnancy-related disability are connected with a health coach or a medical nurse care manager who:
  - Works with the disability claim team, our internal staff of clinical professionals and other Care Management programs to deliver a solution that best meets an employee’s needs.
  - Helps engage the employee in appropriate Care Management programs.
  - Serves as the employee’s advocate throughout the claims and care management process, including our ConditionCare and Future Moms programs.
  - Health coaches and nurse care managers stay with disability claimants throughout their disability leave and even follow up with them 30 days after an employee returns to work. Our follow-up care can help identify issues to avoid a repeat claim.
What are the goals?

1. Improve health.
2. Identify return-to-work barriers and opportunities early in a disability leave.
3. Get employees back on the job earlier.
4. Lessen the chance of future disability leaves.
5. Address the whole family’s issues.

And the result?

- Lower absence, and disability and medical costs
- Better engagement in Care Management programs
- Better employer and employee experience and satisfaction

From start to finish, our disability claims process is designed to follow our philosophy of providing more than just benefits checks — to get employees back to health, back to work and back to life. Our disability team will help make sure your employees get personal assistance and access to support programs. And they’ll make sure your business gets all of the support it needs when there’s a disability claim through a tailored approach that works for your company culture.
Back to work — back to life

Here’s an example of how our disability benefits can help your employees when they’re dealing with an illness or injury.

Recently Jim, whose employer provides Anthem’s short-term disability coverage, experienced a disability due to bilateral total knee replacements. From talks with Jim’s employer, his Disability Case Manager found out that Jim’s job involved walking about 90% of his work day.

Once Jim’s doctor gave him a “light duty” work release, his Disability Case Manager worked with the employer to develop a graduated return-to-work plan. This allowed Jim time to adjust to being on his feet again and the walking his job demanded.

Jim worked four hours a day for his first two weeks back at work, then six hours a day for two more weeks. After this four-week adjustment period, Jim was able to return to work full time and perform his full job duties.

Jim was glad to be back to work and earning his regular income. And his employer was happy to have a valuable employee back on the job and productive more than 60 days before the standard disability duration guidelines.