Submitting a Disability Claim

When should I submit a disability claim?

You should submit a disability claim as soon as you know you will be out of work longer than the elimination period due to illness, injury or pregnancy, but not more than one week in advance of your last day of work.

How do I submit a disability claim?

There are five options for submitting a disability claim:

1. **Online Claim Submission:** Complete and submit your disability claim form, powered by DocuSign, found at www.employeebenefits.aul.com in the Disability section of the Forms tab
2. **Telephone:** Call our disability claims team toll-free at **1-855-517-6365**
3. **Email:** Submit your completed disability claim form to **disability.claims@oneamerica.com**
4. **Fax:** Complete and fax your disability claim form to **1-844-287-9499**
5. **Mail:** Send your disability claim form to:
   OneAmerica — CSS
   Attn: Disability Claims
   PO Box 7003
   Indianapolis, IN 46207

You will find the disability claim form at **www.employeebenefits.aul.com**. A claim is considered complete when all four of the application requirements are received:

- Employee Statement
- Employer Statement
- Attending Physician Statement
- Authorization for Release of Information



Although OneAmerica will request the Attending Physician Statement from your medical professional, it is recommended that you take the form directly to your physician for him or her to complete and sign. By doing this, you could expedite the submission process and transfer of your claim to an examiner for review and determination.

To report a disability claim

OneAmerica®

Phone: **1-855-517-6365**
Fax: **1-844-287-9499**
Email: **disability.claims@oneamerica.com**
Mail: **OneAmerica — CSS**
Attn: Disability Claims
PO Box 7003
Indianapolis, IN 46207

Claim forms available at **www.employeebenefits.aul.com**.

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What information do I need to submit a disability claim?

Before calling or completing your claim form, you should have the following information available:

- Personal information such as your name, address, date of birth, Social Security number, telephone number and email address
- Your employer, job title, hire date and group policy number
- Details on your illness, injury or pregnancy for which you're submitting a claim, including symptoms, when the symptoms began and diagnosis
- Physician, hospital and clinic name(s) and contact information, as well as all visit dates
- Information regarding a Worker's Compensation or state claim that you have filed or will file

What happens after my claim has been submitted?

When your claim has been submitted, your OneAmerica Claims Representative will provide information to help you better understand the claims process, including what is expected of you, the claimant.

When you call, we'll ask you to provide:

- Your name, address, and other identification information
- Your employer's name
- The details of your claim
- Your doctor's name and contact information

Call anytime between 8 a.m.–6 p.m. ET, Monday – Friday.

If you completed your claim submission on the telephone, the representative will send you an Authorization for Release of Information. This form must be completed and returned to allow OneAmerica to obtain medical and other information needed before a review of your claim can begin.

After the claim form is submitted, the representative will reach out to your provider(s) to obtain an Attending Physician Statement. If you are able, it is recommended that you take this form directly to your provider(s) to be completed and signed to expedite the process. An Attending Physician Statement is not needed for a maternity claim without complications, unless you stop working more than two weeks prior to your estimated delivery date.

When all required paperwork for your application is received by OneAmerica, a Claims Examiner will be assigned to your claim and will reach out to you directly.

What should I do when I am ready to return to work?

Contact your employer and your Claims Examiner to notify them of the date you plan to return to work.

Note: Products issued and underwritten by American United Life Insurance Company®, Indianapolis, IN, a OneAmerica company.

For more information about submitting a OneAmerica disability claim, please contact a claims representative at **1-855-517-6365** or disability.claims@oneamerica.com. Representatives are available Monday through Friday between the hours of 8 a.m. to 6 p.m. ET.

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