

# Disability Claims Checklist for Employers



Use this checklist as a guide for what to do when an employee needs to file a disability claim. Learn about who needs to complete the forms, when they should be sent in, how Waiver of Premium works, and what other benefits might come into play once an employee goes out on disability.

## STEP 1: Forms

It is the employer's responsibility to provide claim forms to the employee

### Who Needs a Claim Form?

- Employees who are out of work with an illness or injury that is expected to exceed your disability elimination period.
- Employees who are on Worker's Compensation.
  - » Although there is no guarantee a benefit will be payable while on worker's comp, there is a filing limit on claims.

### Claim Form Components to be Mailed, Faxed, Emailed, or Completed Online:

#### † Employer's Statement

Employer must complete. Do not wait for the employee to complete the other two forms - it is their responsibility to complete and submit.

#### † Employee's Statement

Employee must complete.

#### □ Physician's Statement

Physician(s) must complete. Note that the Employee's statement and the Physician's statement can be sent in separately or together. Have the employee follow up with their physician to make sure that the Physician's statement has been submitted (if they don't send it in themselves).

## STEP 2: Verify Leave Policies

### □ Review other insurance policies for possible coverage continuation stipulations regarding disabled employees.

Do your employment contracts obligate you to continue coverage for these employees?

- If so, contact your insurance agent to make sure your policy matches that obligation.
- If none exist, establish guidelines on these issues as early as possible and communicate the options available to the disabled employee.

## STEP 3: Waiver

### ❑ **Waiver of Disability Insurance Premium**

Premiums must be paid through the elimination period. When an employee is eligible for a disability payment, disability insurance premiums are waived. Indicate on your billing statement that the employee is on disability and include the approved effective date of disability\*.

### ❑ **Filing Waiver of Life Insurance Premium**

Disabled employees may be eligible to submit a Life Waiver of Premium claim to your life insurance carrier. Check your life insurance plan to confirm the provision exists, the employee is under the limiting age to file, and to determine how long the premiums may be payable. You must pay premiums until the waiver is approved by the life insurance carrier.

### ❑ **Filing Waiver of Health Insurance Premium**

Check your health insurance plan to see if it contains a premium waiver clause.

#### **Note:**

Generally, insurance carriers have a 1-year limit following the elimination period for filing a disability claim. Claims filed after this date may be denied. Some carriers are stricter than others and you should refer to your certificate for a full explanation of your plan's benefits.

*\*not applicable for most Short-Term Disability policies*

*Disclaimer: This document is a list of materials needed to initiate a disability claim. Submittal of all claim forms does not mean an immediate determination is guaranteed. Additional information may be required to substantiate disability, including medical records, payroll records, and vocational analysis.*

### **Questions?**

Call your National Insurance Services Representative at 800.627.3660.