

How to file a claim or leave of absence

Your life may just have become more complex, but we make it simple for you to file your claim and get the benefits you need.

Don't worry, we've got you.



For fastest results, file online.



On the web

First time filing a claim? Go to the secure website and register for an account.

Returning users: please log in with your user ID and password.

- Leave and Disability on Total Leave: <https://portal.unum.com>
- Accident, Critical Illness: [unun.com/claims](https://www.unum.com/claims)
- Term Life/Accidental Death & Dismemberment (AD&D): Only your employer can file and check status online



Using the app

- Accident, Critical Illness: Download the Unum Customer app from either Apple® or Google Play™.
- Other insurance products: app filing not available

Benefits of digital filing

- ✓ Uploading your important documents
- ✓ Reviewing claim status and correspondence
- ✓ Signing and submitting forms
- ✓ Receiving payments via direct deposit

For Leave and Disability on Total Leave:

- ✓ Using Live Chat feature
- ✓ Scheduling a call back from a Unum benefit specialist

Other ways to file



By paper form

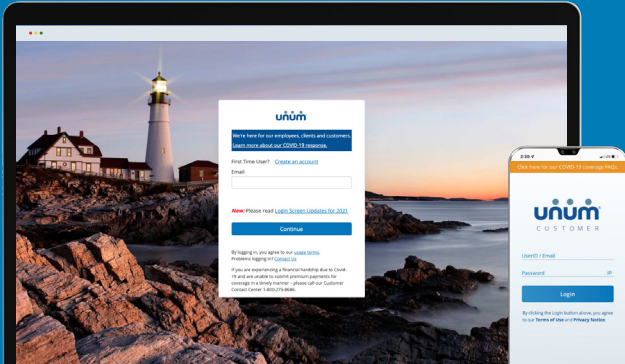
- Term Life/AD&D, Accident, Critical Illness, Hospital, Whole Life: Get a claim form at unum.com/claims or contact your HR department. Mail or fax your completed form using the fax number or address shown on the form.
- Leave and Disability on Total Leave: Paper filing not available.



By phone

- Leave and Disability on Total Leave: 866-868-6737
- Term Life/AD&D: 800-445-0402
- Accident, Critical Illness:
800-635-5597





Instructions on how to file your claim

Excluding leaves of absence on Unum Total Leave



On the web

1. Go to unum.com/claims.
2. a. If filing a claim for the first time, click "Create an account."
b. If you already have an account, enter your email.
3. Once you're logged in, begin with "Report a New Event" to provide initial details of what happened. Then select "Continue."
4. Add information about the following:
 - a. The claimant: you or a covered family member
 - b. Your employment
 - c. Medical care resulting from the event, like surgery
 - d. Absences from work
 - e. Medical providers visited — physicians, hospitals, other medical professionals
5. Review your information and:
 - a. Confirm responses
 - b. Provide medical authorization
 - c. Review fraud statement
6. Select "Accept" and "Submit."
7. View confirmation screen, see any next tasks and track progress.

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First Time User? [Create an account](#)

Email

3

Report a New Event

The following questions will be used to determine if your event is eligible for coverage. If you and your family members were involved in this event, you will have to submit a separate claim for each person, but we'll make it as easy as possible.

Who is this for?

AAaa Bbyffs

What happened?

I am sick, critically ill, need surgery or in hospital

Had an accident or injury

I am expecting (pregnancy, adoption or foster care)

My Benefits

Critical illness / specified Disease	✓	✗	✓
Hospital	✓	✗	✗

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Claimant Details

Please verify or provide the following information to best communicate with you.

First Name *

Last Name *

Birth Date *

Sex *

Address *

City *

State *

Zip *

Phone *

Mobile *

What is your preferred language for future verbal communication? *

English

What is the best number to reach you during the day (including extension)? *

(001) 778-1234

Marital Status *

Unmarried

5

Review & Submit

Required Questions

Confirm Responses

Medical Authorization

Fraud Statement

6

Agreement & Submission

I, AAaa Bbyffs, have read and understand the fraud notices listed above. I also understand that should my claim be overpaid for any reason, it is my obligation to repay any such overpayment. The statements and the information provided are true and complete to the best of my knowledge and belief.

Today's Date: 2 / 7 / 2022

Signature:

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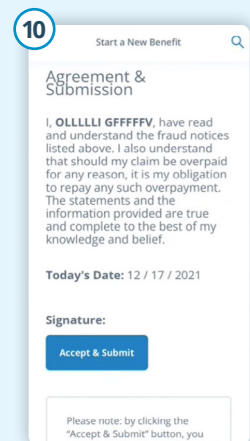
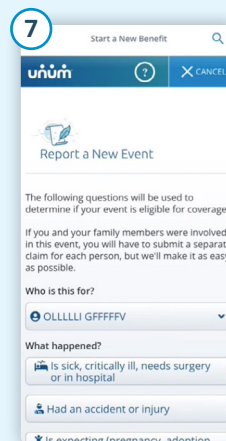
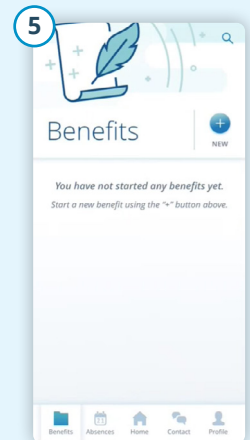
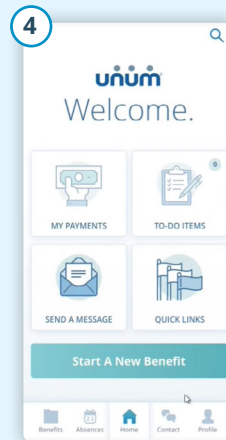
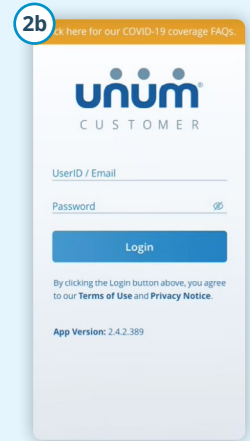
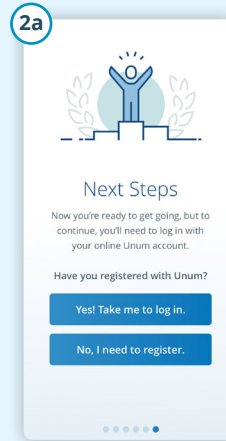
We have Received your Submitted Event. First Step is Complete!

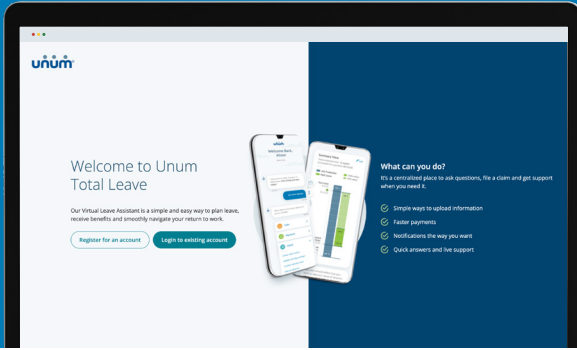
Please complete the following initial tasks as soon as possible.



On the app

1. Download the Unum Customer app from either Apple® or Google Play™.
2. a. If filing a claim for the first time, scroll through the introduction screens until you reach “Next Steps” and select “No, I need to register.”
b. If you already have an account, you can log in.
3. Read the Terms of Use and select “I understand and accept.”
4. On the Welcome screen, select “Start a New Benefit.”
5. On the Benefits screen, click on the “+” button
6. File a new claim or report a death in the family (for life insurance).
7. Provide information about what happened so Unum can identify which coverage applies to your situation.
8. Add information about the following:
 - a. The claimant (you or a family member)
 - b. Your employment
 - c. Medical events resulting from the event, like surgery
 - d. Absences from work
 - e. Medical providers visited — physicians, hospitals, other medical professionals
9. Review your information and:
 - a. Confirm responses
 - b. Provide medical authorization
 - c. Review fraud statement
10. Select “Accept” and “Submit.”
11. View confirmation screen, see any next tasks and track progress.





Instructions on how to file a leave of absence on Unum Total Leave



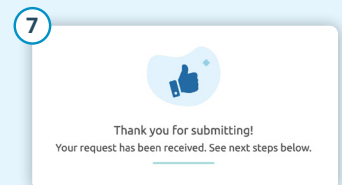
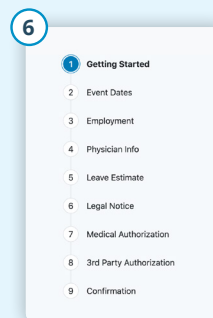
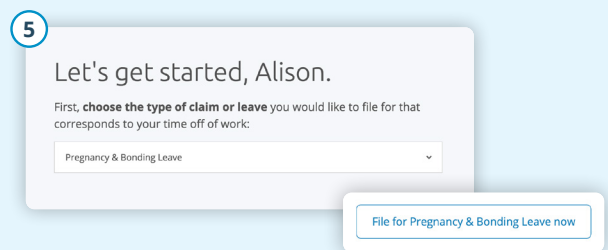
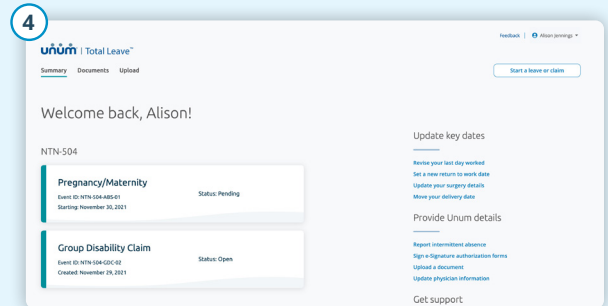
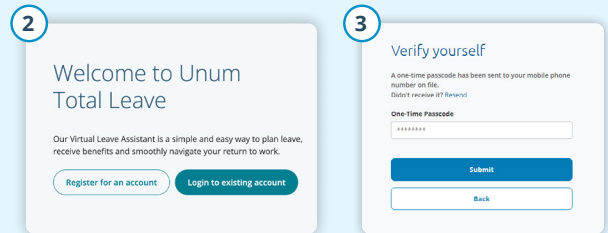
On the web

1. Go to <https://portal.unum.com> on your web browser. No app needed!
2. a. If filing a claim for the first time, click "Register for an account."
b. If you have an account, click "Login to existing account", enter your User ID and Password and click Log In.
3. If you signed up for two-step verification, a one-time passcode will be sent to your mobile phone. Enter it into the one-Time Passcode box and then click Submit.
4. Once logged in, click on the "Start a leave or claim" button.
5. From the drop-down menu, choose the type of claim or leave you need then click the "File for [type of claim or leave]" button.
6. Follow the on-screen questions related to your leave or claim.
7. Once you complete all the steps, you'll see a confirmation message and be provided with next steps.

Need to talk with someone?

Use **live chat** to connect with someone now or use the **schedule a callback** feature to talk at a time that works for you. Find these on the summary page under "get support."

You can also call us at 866-868-6737.





Better benefits
at work.™

unum.com

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