

# The USABLE Life Disability Claims Services' Telephonic Claims Service and Express Claims Service give eligible claimants what they need, when they need it!

## *What You Need*

USABLE Life is excited to announce **Telephonic Claims Services** are now available to employees of Massachusetts employer groups covered by a Group or Voluntary Short Term Disability Plan who wish to file a claim. This service allows insured employees who need to initiate a claim to call our designated Telephonic Claims toll-free line at **(866) 412-9929** from 7:30 a.m. to 4:00 p.m. Central Time to notify us of their disability status and file for Short Term Disability benefits.

### **The advantages to you and your customers:**

- Immediate notification to USABLE Life of a potential disability claim.
- Ability to personally speak with experienced Short Term Disability Specialists who can assist with filing for benefits.
- Expedited turnaround times for approval of claims and receipt of benefits.

Customers are welcome to continue submitting claims as they have in the past. STD claim instructions and claim forms are available online at [www.usablelife.com](http://www.usablelife.com).

## *When You Need It*

USABLE Life is introducing **Express Claims Service**, a one-and-done lump sum payment process for eligible disability claims. The employee receives a one-and-done benefit payment at the beginning of the eligible disability period, rather than a weekly benefit payment. The payment amount is based on medical duration guidelines for the disability and the attending physician's statement submitted with the claim.\*

Disability insurance provides partial income replacement for eligible employees who become disabled as a result of an accident or sickness, including pregnancy. Express Claims allows USABLE Life to be more flexible in meeting the needs of individuals and quickly providing income replacement for eligible claims.

### **How will this impact the claimant?**

All new Group and Voluntary disability claims will be evaluated and, if eligible, will be paid through Express Claims based on standard medical duration guidelines for the disability and the attending physician's statement submitted with the claim. Eligible claims are those that meet criteria of uncomplicated pregnancies and/or simple surgeries/disabilities.

### **Examples:**

- If a pregnancy claim is eligible for Express Claims, USABLE will provide a lump-sum payment for up to six weeks for vaginal and C-section delivery.\*
- Surgical treatment of an uncomplicated hiatal hernia may be eligible for a lump-sum benefit payment of two to four weeks, based on duration guidelines and the attending physician's statement submitted with the claim.\*

Benefits are not payable during the elimination period, as defined by the employer's policy.

If an employee returns to work prior to their expected return to work date, the employee should contact USABLE Life to determine if adjustments in the disability period are required.

By making a lump sum payment for a claim, USABLE Life is not relinquishing any rights with regard to the administration of policy provisions.

\*If the employee is medically disabled beyond the established medical duration guidelines, additional medical and physician information regarding the disability is required.

**Contact your Indigo Sales Representative for more information.**

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