

File your claim by phone.

After you tell your employer you're going to be out of work, tell us. Call us toll free at 1-888-868-7046 as soon as you know you'll be missing work or if you're already off work. We'll need the information from you that's listed on the back page so we can start your claim.

When should you call?

Call us as soon as you know you'll be missing work. For example:

- For short-term disability, you would need to tell us if you expect to be out of work because of your own disability.
- For the Family and Medical Leave Act (FMLA), call to report:
 - A serious health condition that keeps you from doing your job and you expect to be absent from work from time to time, for days or hours that don't necessarily follow each other.
 - If you're going to be in the hospital for any time period.
 - The birth of a child and caring for a newborn.
 - A new child who's placed with you for adoption or foster care.
 - If you need to care for your spouse, child or parent with a serious health condition.
 - A Qualifying Exigency (this means a family member has been deployed in the military).
 - When you're caring for a family member with an injury from active military service.

The Federal Communications Commission adopted use of the 711 dialing code for access to Telecommunications Relay Services (TRS). If you have a hearing or speech impairment and need to use TTY services, please dial 711 on your phone and you will be connected to a TRS operator. Give the TRS operator our toll-free number, 1-888-868-7046, and they will start contact with us for you.

We'll need your OK to contact your doctor.

We'll send you a packet that has all the information and forms you'll need. It will have instructions and paperwork we'll need to find out if you're eligible for federal and state leaves. If you're out of work because of disability, your packet will also include a medical release form. We can only contact your doctor after you sign this form and send it back to us. It's very important that you complete and return these forms to us assoon as you can.

Three easy steps to file your short-term disability claim and/or family and medical leave:

- 1. Tell your employer.
- 2. Call us at 1-888-868-7046, Monday through Friday, 8 a.m. to 8 p.m. ET.
- 3. Fill out the forms we'll send to you and send them back.



Your disability case manager is your main contact.

Whether you're going on short-term disability or FMLA, you'll get your own disability case manager (DCM). He or she will be your main contact and can help you with your company's disability/leave rules, as well as federal and state laws.

For short-term disability, your DCM may:

- Call you with information and answer your questions.
- Contact your benefits manager at work to make sure we have all of your correct information.
- Get your health records to work on your claim. This includes your doctor's treatment plan and estimates on when you can return to work.
- Act as the main point of contact between you, your doctor and your supervisor. This can help you return to work as quickly and safely as possible.

For FMLA that's not because of a disability, like caring for a sick parent or child, your DCM may:

- Send you a packet with information about your eligibility and rights under FMLA.
- Contact you to get more information we may need to see if you're eligible.

While you're off work, we'll be working on helping to get you better.

Your health and disability plans give you extra benefits that can help you get your health back on track.

You may have your own medical nurse care manager.

If you have a chronic or long-term health condition or one that might cause future problems, you may be contacted by one of our medical nurse care managers. These are registered nurses who'll work with you and your DCM to help you get better. Since everyone heals differently, every claim is based on a person's own situation. If you haven't talked with a medical nurse care manager yet and would like to, your DCM can connect you with one anytime.

Your DCM may also offer to transfer you by phone to a counselor at our Resource Advisor member assistance program. Our licensed counselors can help you cope with your own disability or with the stress and responsibility of caring for a family member when they're seriously ill.

Our goal is to get you back on your feet and back to work.

Your employer works with us to help employees out on disability return to their jobs safely. If you're out on disability, your DCM will talk with you, your doctor and your benefits manager to see if any jobs become open during your time out that your doctor might feel you can do, like a job that doesn't have heavy lifting or a desk job that lets you stay off your feet. One thing's for sure — we'll all work together to help you return to your job when the time is right.

When you call, have this information ready so we can get your claim started quickly:

- Your address and phone number
- Your Social Security number and employee ID number
- Your doctor's name and phone and fax number
- The reason you can't work
- Your job title and work hours
- Your last day, or most likely last day, at work
- The date you expect to return to work

Cut out and carry this wallet card so you'll have our phone number handy when you need it.



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Call 1-888-868-7046 to report a short-term disability claim and/or Family and Medical Leave Act

Have this information ready when you call:

- Your name, Social Security number, employee ID number, birth date, phone number and address.
- The date and cause of your disability, and when you expect to return to work. If you're pregnant, your expected delivery date.
- Name, address and phone number of each doctor you're seeing.