



Your Short-Term Disability benefits How to submit a claim over the telephone

How do I determine whether I am eligible for disability insurance?

Your benefits department will help you with this. If you expect to be out of work for a short period of time due to illness or injury, please contact your benefits administrator to report your disability and check whether you are insured under the policy and eligible to file a claim for short-term disability benefits. If so, you can submit a disability claim.

How do I submit a disability claim?

You can submit your claim by calling our toll-free number at 877-932-7287, option 2, Monday to Friday, from 8:00 a.m. to 8:00 p.m. ET. Our Customer Service representatives will ask you a series of questions relating to your occupation and disabling illness or injury. Use the following checklist to help you be prepared to provide the following details to our claims representative.

- Doctor's name _____
- Doctor's phone # _____
- Doctor's fax # _____
- First date of treatment for diagnosis _____
- What type of treatment are you receiving?

- Last day of work _____

If applicable:

- Hospital admittance date _____
- Hospital discharge date _____
- Date of surgery _____
- Type of surgery _____
- Source of other income _____
- Date of other income _____
- Amount of other income _____

After I call in a claim, what is the next step?

In order to process your request for benefits, an Attending Physician Statement (APS) will be requested from your treating physician. Sun Life will provide an APS to your doctor. It is your responsibility to follow up directly with your doctor to make sure this form is completed and returned to Sun Life in a timely manner. Your claim cannot be considered for payment until your doctor completes this form and faxes it to Sun Life at 781-304-5599.

In addition, you will need to complete the required authorizations and statement. You can find these forms by following these steps:

1. Visit www.sunlife.com/us
2. Click Customer Support, then Find a Form
3. Select Short-Term Disability from the drop-down menu*
4. Complete and print the STD Employee Statement Authorization and APS, and the STD Authorization and APS forms
5. Fax completed forms to Sun Life at 781-304-5599

If you are unable to access the forms online, you can request these forms by calling 877-932-7287.

What happens next?

Review

Once we receive your APS, a claims professional will evaluate your short-term disability claim. We may contact your physician for additional information, and we may also contact your supervisor to learn about your occupational requirements.

Determination

You can check your claim and payment status or see if there are messages posted about your claim at www.sunlife.com/us. You will need your claim number and Social Security number to log in.

We will notify your employer when you are expected to return to work. If you are unable to return on that date, you must notify us and provide the clinical evidence from your treating physician(s) that supports an extended period of disability.

After you have initiated your telephonic claim, all inquiries or follow-up questions can be directed to our main customer service number at 800-247-6875, Monday through Friday, from 8 a.m. to 8 p.m. ET.

*If in New York, browse the list under "Employee benefits forms if located within New York"

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