

What to do if you become disabled

We've made our claims process as simple as possible, allowing you to focus on your health and recovery



Benefits of your disability coverage

Your disability income coverage provides you with an income replacement benefit if you are unable to work because of a sickness or injury. In addition, it offers a wide variety of support and resources you may need to help you regain your health and ability to work. You will need to meet the definition of disability, which is provided in your certificate or plan document. You may also have a waiting period before your benefits begin.

Follow these instructions to file a claim for disability benefits:

See your Treatment Provider

Your treatment provider can provide critical medical information about your illness or injury that will enable us to review your claim for benefits.

See your employer to obtain an informational card that can simplify the benefit claims process. Please see your treatment provider and sign the required authorization to release your health information.

Contact us at 1-866-228-8742 to report your claim

A Claims Specialist will ask questions about your illness or injury, as well as the job you were doing before you were unable to work. The specialist will also explain the claim process, timelines and how a decision will be made about your claim for disability benefits. You may also need to have your treatment provider complete a form and provide medical records.

Note: All medical decisions are between you and your doctor. We do not offer medical advice. If you have questions about your coverage, this program or alternative methods for submitting claims, please contact your employer's benefits department. **Benefits may be delayed** if you do not follow the claim instructions above.

Once your benefit claim is received, we will provide written notice of our claim decision

If your benefit claim is approved, you will receive a letter informing you of the benefit amount and how long you will receive benefits. You will work with the same Claims Specialist for the duration of your claim. Your Claims Specialist is with you every step of the way to make sure you receive the benefits allowed and the services that may help improve your quality of life.

This is a summary only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Disability Income Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form HP08GP, HP13GP, RL-STD-POL-19, and/or RL-STD-POL-20 (may vary by state).

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