ALLIED FEDERATION

Brotherhood of Maintenance of Way Employes Division
Long Term Disability

unum

How do I file a claim?

File Claim

Return paper claim form to:

Kristi Belcher
RN, Office Manager
Allied Federation
111 Imperial Blvd., C300
Hendersonville, TN 37075
615-338-0027 ext. 11
fax 615-338-0209

REMINDER!
Written notice of a claim should be sent **within 30 - 45 days** after the date your disability begins.

Proof of Claim

What information is required?

- ☑ Employee statement
- ☑ Attending physician statement
- ☑ Employer statement (to be completed by Allied Federation)
- ☑ All requested medical records
- ☑ Signed authorization form for release of ongoing medical authorization

Expect Communication

How does Unum assess my claim?

Your claim will be assigned to a disability benefits specialist who is an experienced claims professional.

Your disability benefits specialist will:

- Communicate with you and keep you informed
- Review your eligibility under the insurance contract
- Provide information on how benefits are paid
- Conduct periodic reviews of your disability claim
- Assist with return-to-work planning (if applicable)

Professionals such as physicians, nurses, case managers and vocational rehabilitation consultants may assist the disability benefits specialist with claim reviews.

Claim Time Frame

Unum typically will make a benefit decision on your claim within these policy guidelines:

Day 1	Day 5	Days 6+ (up to 45)	Day 45
Starts when Unum receives all of your completed claim forms.	You will hear from your assigned disability benefits specialist regarding your claim status.	Claim review period (Medical records requested, contract reviewed, etc.)	A decision may be made on your claim.

CE-373504
Long Term Disability insurance is underwritten by Unum Life Insurance Company of America, Portland, ME.
Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.