

## Your Responsibilities

It's your claim, so make sure you partner in seeing it to resolution! The first step is to file your claim timely!\*

### You have options! You may submit a claim by:

1. Online via [www.MyLibertyConnection.com](http://www.MyLibertyConnection.com)  
Company Code: UNIVERSITY
2. Fax: send forms directly to Liberty Mutual Insurance at (877) 664-7264
3. Contacting your benefits office

Be sure to provide Liberty Mutual Insurance with a signed medical authorization form, as your physician will not release the required medical records to process your claim without one. This form allows your physician to release information to a third party. This form is part of the Attending Physician's Statement included in your disability packet. If you are filing online, this form is located under Forms at the top of the screen.

### \*California employees only:

If you have been employed less than 18 months and have previously worked in the state of California, you will also need to file a claim directly with the CA Employment Development Department (EDD) for your California State Disability Benefits.

- Make sure to initiate your EDD claim quickly, so that you can provide Liberty Mutual Insurance with your award amount. An estimated offset will be withheld from your disability benefit from Liberty if you do not provide your award amount prior to Liberty Mutual Insurance's initial determination.

## What Happens Once I File My Claim?

Liberty Mutual Insurance will assign a case manager who will call you within 48 hours from receipt of your claim to discuss all the relevant details and guide you through the process.

If your disability has already occurred, Liberty Mutual Insurance makes the initial request for information from your physician.

If your disability will occur in the future, Liberty Mutual Insurance will contact your physician(s) after the date your disability has occurred.

While Liberty Mutual Insurance makes the initial request, don't forget, medical records are your responsibility! Partner with Liberty Mutual Insurance to ensure your records have been received--otherwise your claim may be denied. Remember, you have 30 days from submission of your claim to ensure your records are forwarded to Liberty Mutual Insurance.

### To aid in this process, you can take the following steps:

1. Verify with your provider office that the request for medical records from Liberty Mutual Insurance has been received
2. Ensure your physician does not require any additional forms in order to release information
3. Verify when the records have been/will be sent to Liberty Mutual Insurance
4. Verify that Liberty Mutual Insurance has received the needed medical documentation

**Reminder:** You own your medical records! Privacy laws may prevent your physician from releasing your records directly to Liberty Mutual Insurance without an appropriate authorization.

If Liberty Mutual Insurance does not receive the medical documentation as requested, a second request will be sent to your physician 15 days after the date of the first request. Liberty Mutual Insurance will also notify you if the medical records have not been received.

## Liberty Mutual Insurance's Role

Liberty Mutual Insurance will thoroughly and fairly review the medical facts compared with your occupation to establish eligibility for disability benefits.

Once your medical documentation is received by Liberty Mutual Insurance, a clinical review of the medical documentation by a certified medical practitioner or call for an independent evaluation by a physician may be requested to ensure a fair review.

Liberty Mutual Insurance will be there to answer your questions about disability benefits.

Call your case manager at (800) 838-4461 and dial their direct extension (or use the directory).

- or -

Check your claim status at:

[www.mylibertyconnection.com](http://www.mylibertyconnection.com)



## When Will I Get My Benefits?

If you are eligible for coverage, Liberty Mutual Insurance will make every effort to provide you a timely benefit payment. The first step in this process is to file a claim.

In order to process your claim, Liberty Mutual Insurance requires completed copies of:

1. Employee Statement (you must complete either online or via hard copy form)
2. UC Statement (provided to Liberty Mutual Insurance directly from your location benefits or payroll office)
3. Your medical records from your physician

**Without all three pieces, Liberty Mutual Insurance will not be able to process your claim!**

Prior to benefits being payable, you must satisfy a waiting period. During this period, no benefits are payable. For more information about waiting periods, please log on to [atyourservice.ucop.edu](http://atyourservice.ucop.edu).

Prior to benefits being paid, you must use 22 working days of sick leave, if available, starting on the first day of disability. Your sick leave will run concurrently with your waiting period. Any questions about benefits and other payroll deductions during your leave of absence should be directed to your benefits office or AYS.

Once Liberty Mutual Insurance receives all necessary information to make a determination on your claim, a decision to approve or deny your claim will be made within 3 business days.

Once your short-term disability claim is approved, Liberty Mutual Insurance will mail checks to your home on a bi-weekly basis.

## Things You Should Know!

- If your physician releases you to return to work (RTW) with restrictions that would require accommodations, make sure to notify Liberty Mutual Insurance and your location's Disability Manager immediately. Liberty Mutual Insurance will work with your location's Disability Management department to help return you safely to work.
- You are not required to pay disability insurance premiums while on disability. If you return to work on a part-time basis, you do not pay premiums during this period. Be sure to contact your benefits or payroll office to reinstate premium deductions once you have returned to work on a full-time basis.
- If you have been on leave for 120 days or more and return to work on a full-time basis, please refer to the Disability Fact Sheet located on the disability section of [atyourservice.ucop.edu](http://atyourservice.ucop.edu) for information related to your benefits coverage.

This brochure is designed to answer common questions about filing claims in connection with the group disability insurance coverage offered by your employer to eligible employees. It is not intended to provide a detailed description of the coverage.

The controlling provisions will be in the group policy issued by Liberty Life Assurance Company of Boston to your employer.

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# Your Guide to Filing for Disability

