

Filing a disability insurance claim

At OneAmerica FinancialSM, we strive to provide a positive service experience as we help support you, exchange necessary information, and track and manage your disability insurance claim.

Initiating a claim

A disability insurance claim can be submitted by you, your employer or an authorized third-party representative.

The disability insurance claim should be filed as soon as you know you will be out of work longer than the elimination period due to illness, injury or pregnancy, but not more than one week in advance of your last day of work. The elimination period is stated in the "Schedule of Benefits" section of your policy.

Preparing for the claim

The following information is needed in preparation to begin the claim filing process.

- Personal information such as your name, address, date of birth, Social Security number, telephone number and email address
- Your employer, job title, hire date and group policy number
- Details on your illness, injury or pregnancy for which you're submitting a claim, including symptoms, when the symptoms began and diagnosis
- Physician, hospital and clinic name(s) and contact information, as well as all visit dates
- Information regarding a Worker's Compensation or state claim that you have filed or will file

Options for filing a claim

We streamlined and simplified our online claim submission process to create a guided form experience which eliminates guesswork and removes the extra steps needed with paper forms.



Visit [Employee Benefits Disability Claims \(oneamerica.com\)](https://oneamerica.com/employee-benefits-disability-claims) to complete and submit your disability claim form online.

Other filing options* include:

- **Email:** Submit your completed disability insurance claim form to: **disability.claims@oneamerica.com**
- **Telephone:** Call our disability claims team at **855-517-6365**.
- **Fax:** Complete and fax your disability claim form to **844-287-9499**.
- **Mail:** Send your disability claim form to:
OneAmerica Financial – CSS,
Attn: Disability Claims,
PO Box 7003,
Indianapolis, IN 46207

* Disability claim forms are available on [OneAmerica Financial Employee Benefits – Forms \(aul.com\)](https://oneamerica.com/employee-benefits-forms) in the disability section.

The claims journey

A claim application is considered complete when all three of the application requirements are received:

- Employee Statement
- Employer Statement
- Attending Physician Statement**

Once your claim is submitted, a OneAmerica Financial claims representative will reach out to help you understand the claims journey and assist you with any additional information required to complete your claims process.

This may include sending you an **Authorization for Release of Information** form. This form must be completed and returned to allow OneAmerica Financial to obtain medical and other information needed before a review of your claim can begin.

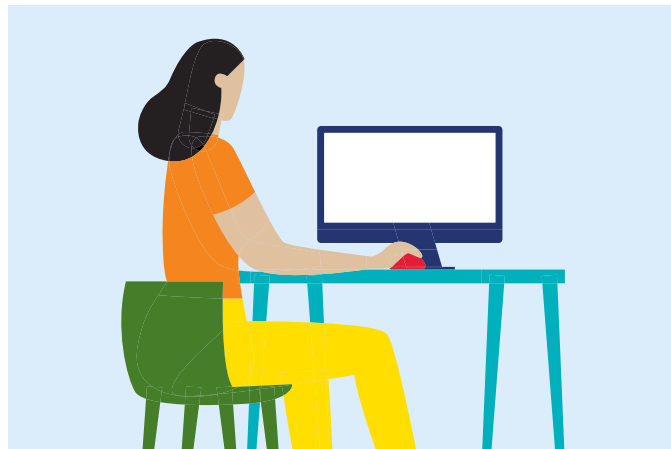
When all required paperwork for your application is received by OneAmerica Financial, a Claims Examiner will be assigned to your claim and will reach out to you directly.

Ready to return to work

Contact your employer and your Claims Examiner to notify them of the date you plan to return to work.

** An attending physician statement is not needed for a maternity claim without complications unless you stop working for more than two weeks prior to your estimated delivery date.

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Resources

Visit [Employee Benefits Disability Claims \(oneamerica.com\)](https://oneamerica.com/disability-claims) to access:

- Our Online Guided Claim Form
- Frequently Asked Questions
- The OneAmerica Financial Disability Claimant Resource Guide

Contact a claims representative at **855-517-6365** or **disability.claims@oneamerica.com**. Representatives are available Monday through Friday between the hours of 8 a.m. to 6 p.m. ET.