NSHE employer-paid LTD Claims Process Communication

Dear Colleagues,

NSHE's employer-paid Unum Long-Term Disability (LTD) plan for eligible administrative and academic faculty became effective on January 1, 2024. This coverage provides a portion of your monthly income if you have a covered illness or injury that keeps you out of work for a long period of time. See our group plan information below for your reference.

• Group name: Nevada System of Higher Education

Policy Group Number: 943380

There are a few ways to submit a disability claim:

Online

Register for an online account through the <u>Unum Portal</u> or download the **MyUnum for Members** mobile app for Apple and Android devices. These digital options allow you to:

- Submit your claim and upload documents, such as medical records, claim forms, authorization forms, etc., by using a smartphone camera
- View status updates, payment information, recent letters, and documents
- Opt-in to go paperless and receive text messages and digital alerts

By Mail or Fax

File by paper by downloading supplemental <u>claim forms</u> from the <u>Unum Portal</u> or contacting your <u>Human Resources Benefits representative</u> to obtain a claim form.

Mail or fax the claim form to: UNUM Benefit Center PO BOX 100158 Columbia, SC 29202-3158

Fax: 1-800-447-2498

After Filing

Your claim will be assigned to a disability benefits claims specialist who 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 and provide written updates on your claim status at least every 30 days until a benefit determination is made.
- Assist with return-to-work planning (if applicable).

If, at any time, you have questions about the claim process or need help completing the claim form, please contact Unum's contact center at 1-800-858-6843, Monday through Friday from 8 a.m. to 8 p.m. Eastern Time.

Attached is the NSHE Long Term Disability (LTD) Benefit flowchart for your reference.

Please contact your designated <u>HR Benefits representatives</u> if you have any questions.

Regards,

Julie



Julie T Konkol

Director, Benefits and HR Operations

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