Visual Edge IT

How to file a claim for Unum benefits

When life gets complicated, we make it simple to access the benefits you need.

Don't worry, we've got you.



Use your MyUnum for Members online account for fastest results!

Register for an account at services.unum.com

- View benefits and file claims
- Upload documents and add/update medical providers
- Update your profile & communication preferences
- View status and approved payment information

Get the MyUnum for Members mobile app

- Enjoy the convenience of your online account on-the-go by downloading from the applicable app store
- Easily submit photos of required documents directly from the app

Only your employer can electronically file, or check the status of a Term Life, Accidental Death & Dismemberment (AD&D) or Group Whole Life claim.

Experience the benefits of filing and managing your claim online

The same tools in your online account are available in the app—giving you a flexible, efficient and transparent experience. You can:

- Complete one easy-to-use guided form, and we'll check it for completeness *before you submit*—helping minimize delays
- Choose direct deposit and get approved payments up to a week faster than check
- Log in to view status 24/7
- Opt in to receive updates and requests through email or text instead of snail mail
- Upload required documents any time—even using your phone's camera!
- Access your policy documents and year-end tax forms

services.unum.com

Unable to file online?

File by phone

- STD, LTD: 866-779-1054
- Term Life, AD&D, Group Whole Life: 800-445-0402
- Experienced representatives are available to assist you 8 a.m. to 8 p.m. ET, Monday through Friday
- Note that additional required documents may be requested to complete the process

File by paper form

- STD, LTD, Term Life, AD&D, Group Whole Life: Get claim forms at services.unum.com
- Send your form and required documents to the fax number or mailing address on the form

The mobile app makes the claims experience simple!

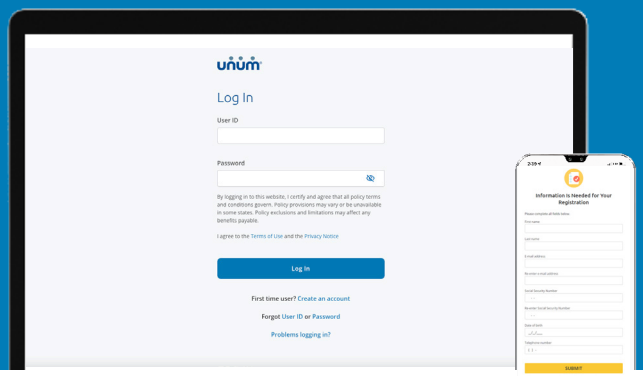
The MyUnum for Members app makes submitting your claims convenient and quick, especially when you're away from work.

With just a few taps, you can check status and upload documents using your device's camera.

Download today from the applicable app store to get the most convenient, efficient, and transparent claims experience!







Instructions for filing your claim

On the web

1. Go to services.unum.com

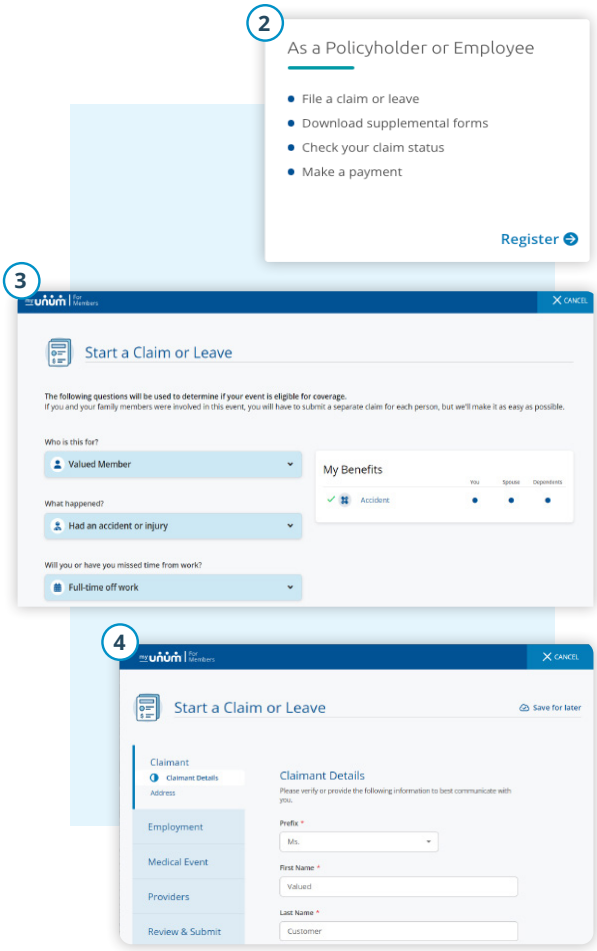
2. a. If filing for the first time, click “Create an account.” We recommend using a personal email address that is easily accessible when away from work.

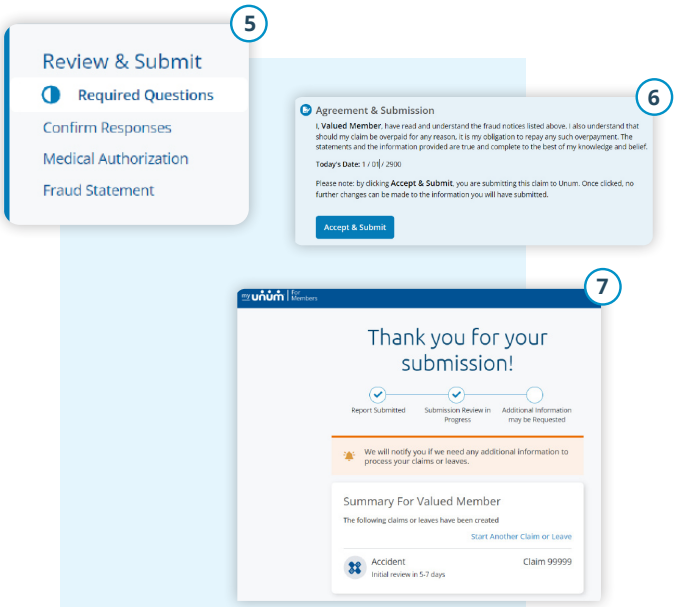
- You will be asked to enter your birthdate and SSN
- A one-time security code will be sent to the email you provide

b. If you already have an account, enter your email.

3. Once you’re logged in, begin with “Start a Claim or Leave” to provide initial details of what happened.

4. Add claimant information as requested, including:
a. Your employment information
b. Medical care resulting from the event, like surgery
c. Medical providers visited—physicians, hospitals, other medical professionals





5. Review your information and:
a. Confirm responses
b. Provide medical authorization
c. Review fraud statement

6. Select “Accept” and “Submit.”

7. View confirmation screen, see any next tasks and track progress.

On the app

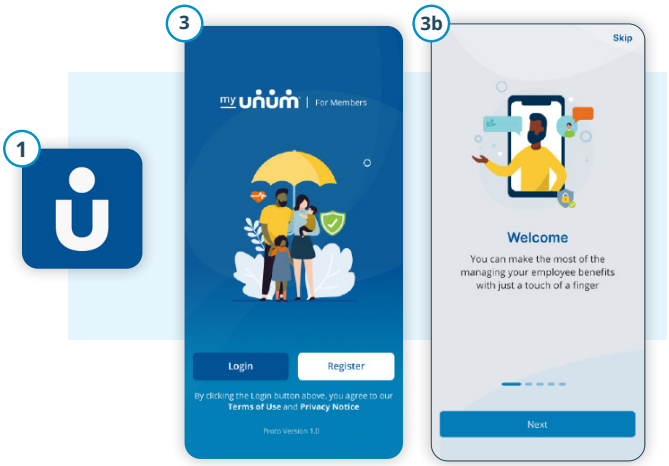
1. Download the MyUnum for Members app from either Apple® or Google Play™.

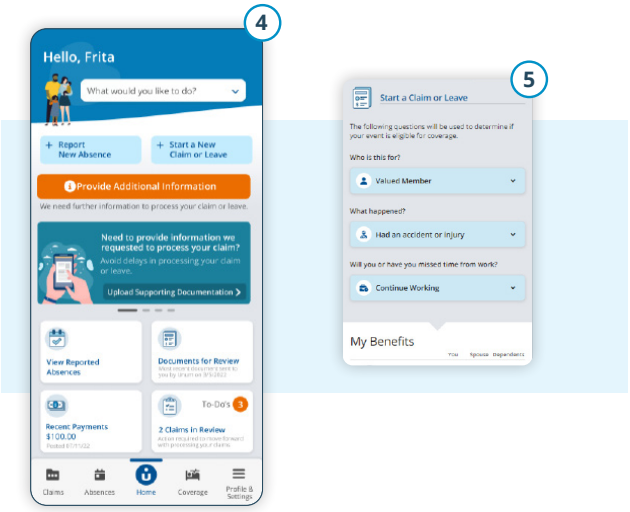
2. If you already have an account, you can log in.

3. If you do not have an account, select “register.”

a. Read the Terms of Use and select “I understand and accept.”

b. If this is your first time registering in the app, you’ll see a series of Welcome screens. Review the featured app highlights or tap “skip” if you prefer.





4. On the main dashboard, click on the “Start new claim or leave” button

5. Provide information about what happened so Unum can identify which coverage applies to your situation.

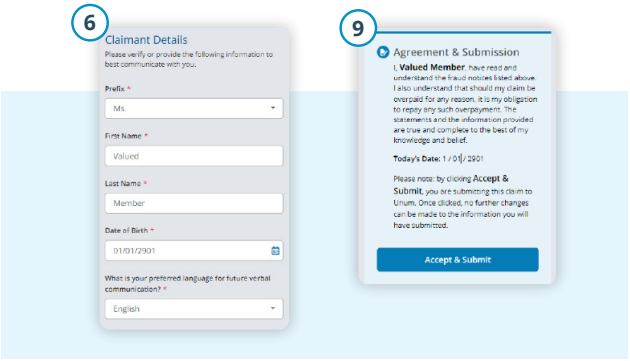
6. Add information about the following:

a. The claimant (you or a family member)

b. Your employment

c. Medical events resulting from the event, like surgery

e. Medical providers visited — physicians, hospitals, other medical professionals



7. Review your information and:

a. Confirm responses

b. Provide medical authorization

c. Review fraud statement

8. Select “Accept” and “Submit.”

9. View confirmation screen, see any next tasks and track progress.

Better benefits at work.™

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