

# Our Claims Story

Short-Term Disability  
Income Insurance (STD)



Disability – which may come in the form of maternity leave, planned surgery or an unexpected injury – will be experienced by many employees during their careers. When this happens, our professionals are here to help ensure you and your employees get what you need.

## Making Quick Decisions

In 95 percent of cases, we have an initial decision (pay/pend/deny) made within four days. And we start the clock the moment we get notice of a claim.

## Doing the Heavy Lifting

Our team takes on the work of following up with doctors and getting all the right documentation. We also pay for all necessary records.

## Getting the Ball Rolling Sooner

For foreseeable events, such as maternity leave and scheduled surgeries, claims can be submitted up to 30 days in advance. That way, everything can be reviewed and ready for processing, saving a lot of time and stress.

## Keeping You Continually Informed

As the employer, you are always kept up-to-date on the status of your employees' claims. We also work with you to determine whether any accommodations can be made to get the employee back to work sooner.

## Starting Return-to-Work\* Earlier

We start the return-to-work discussion early in the STD process – most carriers only begin after a case has moved into long-term disability (LTD) status. This helps to keep fewer claims from going long-term and allows more employees to go back to work sooner.

## Providing a Seamless Transition to LTD

Because our STD and LTD teams are integrated, we are able to transition a STD claim into a LTD claim without the hassle of refiling paperwork.



**Mutual of Omaha**

Underwritten by  
United of Omaha Life Insurance Company  
Mutual of Omaha Insurance Company  
Mutual of Omaha Affiliates

\*Return-to-Work, also known as Vocational Rehabilitation, may come with additional charges or fees.

## The STD Claims Process

1. You or your employee submit the claim via:
  - Phone
  - Website
  - Fax
  - Email
2. Our team sets up the claim and assigns it to a claims specialist.
3. The claims specialist verifies:
  - Eligibility based on the contract
  - All necessary documents have been received
  - Payroll information, which may be requested from you
  - Special handling/customized claims processing information
4. Within four business days, the claims analyst calls your employee to initiate the discussion.
5. Follow-up contact is initiated by the claims analyst as follows:
  - If a claim is pending, check-in calls are made weekly
  - If a claim is approved, check-in calls are made every other week
  - If a claim is denied, the claims specialist calls your employee to ensure all documentation and records have been received and to discuss the decision with them

## We Protect What Matters Most

For more than a century, we've been committed to listening to our customers and helping them through life's transitions by providing an array of insurance, financial and banking products.

[Contact me for more information.](#)

---

Disability income insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 800-877-5176. United of Omaha is licensed nationwide, except in New York. Policy form number 7000GM-U-EZ 2010 or state equivalent (in North Carolina 7000GM-U-EZ 2010 NC). In New York, disability income insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Mutual of Omaha Insurance Company is licensed nationwide. Policy form number: 7000GM-M-EZ 2010. Each underwriting company is responsible for its own contractual and financial obligations.

This policy provides disability income insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 60 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

This is a solicitation of insurance. Some exclusions, limitations and reductions may apply. For details, contact your agent or producer.