



DISABILITY

Our attention to claims protects you and your employees

Your employees' ability to work and earn a paycheck is important to their livelihood. That's why we're here to help every step of the way when they're unable to work and need to use their disability benefits. We take extra steps to help make the claims process worry-free and provide support to ease them back into the workplace.



Access to disability claim specialists

Members can easily connect with claim analysts throughout the claims process to address questions or concerns.

Our claim analysts work behind the scenes with a team of specially trained claims case managers and clinical team of nurses to collaborate on best outcomes.



Easy and proactive claims process

- **Members can choose how they apply for benefits** – email, mail or fax. For Short-term disability, members can simply call to begin the process. [Learn more.](#)
- **Proactive outreach** by our benefit specialists ensure the claims process for members is as smooth as possible.
- **Fast track processing and waiving of physician forms** for maternity or certain routine surgeries that have predictable recovery periods and expected return to work dates.
- **Advance (lump-sum) Payment** is provided for standard maternity claim duration – making the process quicker and easier for the employee

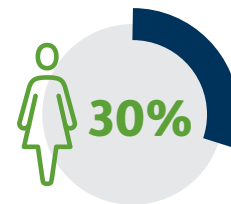


Resources to help achieve best outcomes

We can help minimize the disruption a disability has on a member's livelihood – and the productivity of your company.

We strive for the best outcomes all-around with proactive claims management and resources that specialize in helping members get back to work or assist with long term claims.

- **Vocational rehab counselors** assist members with return-to-work plans by coordinating workplace accommodation with their employer. They also counsel long-term disability members seeking training and education when unable to return to their previous job.
- **Social Security disability transition program** helps manage a claimant's application for Social Security Disability, when needed.
- **Fraud, waste & abuse monitoring** works tirelessly behind the scenes to ensure each claim is managed based on the terms of the contract to help protect employers from potential misuse and encourage return to work when possible.



30% of American adults can't pay an unexpected \$400 bill without having to carry a balance on their credit card or borrow money from friends, family, or the bank*



One in four of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age.†

* Federal Reserve, [Update on the Economic Well-Being of U.S. Households: July 2020 Results](#), Figure 2.

† Social Security Administration, [Disability and Death Probability Tables for Insured Workers Born in 1999](#), Table A.

Insured by Humana Insurance Company, Humana Insurance Company of Kentucky or Humana Insurance Company of New York.

THIS IS A DISABILITY INCOME POLICY. This policy provides disability income insurance only. It does not provide basic hospital, basic medical, or major medical insurance. A waiting period and/or pre-existing condition exclusion may apply. A pre-existing condition is defined as any injury or sickness the employee received medical care for before the effective date. See policy for complete details.

NEW YORK ONLY: 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.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our benefit plans. Our benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.

Humana®