When do I report a claim?

› Contact your manager on or before your first day out of work. Tell them when and for how long you plan to be absent.
  — Submit a medical note to your department after five (5) days absence.
  — Complete and return any applicable Family Medical Leave Act (FMLA) paperwork to the Columbia University Human Resources Leave Management Office.

› If you know you’ll be out for more than one week, call Cigna at 800.362.4462. Make sure you call us before your seventh day out of work so we can begin reviewing your claim.

How do I report a disability claim?

Simply do one of the following:

› Call toll-free 888.842.4462 or 866.562.8421 (Español). A representative will walk you through the process.

› Fill out a claim form online at Cigna.com/customer-forms using the following steps:
  — Click ‘Select Disability/Accident/Life/Critical Illness Forms’
  — Click ‘Submit a Disability Claim’
  — This will bring you to the disclosure notice page
  — Review and click ‘Continue’ at the bottom of the page
  — Click ‘Submit a Disability Claim Online’ to begin

What information do I need?

Before you call or get online, please have this information handy:

› Your name, uni, address, phone number, birth date, Social Security number and email address.

› Employment information, such as date hired and job title.

› Reason for your claim – illness, injury or pregnancy.

› Description of your illness, symptoms, and/or diagnosis. Include the date your symptoms started and if you have had these symptoms before.

› Details about doctor, hospital or clinic visits, including dates and contact information.

### Cut and carry for easy reference

**How to report a disability claim:**

888.842.4462 or 866.562.8421 (Español)

Visit: Cigna.com/customer-forms

**Please have this Information handy:**

› Your name, uni, address, phone number, birth date, date of hire, Social Security number and your employer’s name, address and phone number.

› Date of your claim and when you plan to return to work. If you’re pregnant, give your expected delivery date.

› Name, address and phone number of each doctor you are seeing for this absence.
What happens next?
During the call, Cigna will ask for your permission to get your medical information. Here’s how it works:
› After you give Cigna your claim information, you’ll be transferred to a recorded message.
› Listen to the recording and answer “Yes” or “No” to the questions.
› At the end of the recording, say “Yes” if you give permission or “No” if you do not.
› You can cancel your permission at any time by calling your Cigna claims manager.

After the call, Cigna will send you a letter. It’ll include a copy of the recorded message for your records. It’ll also include a form that gives Cigna permission to get other information we may need to finish processing your claim. Please sign and return that form. Check with your doctor to see if there are any other forms you need to sign.

A Cigna claim manager will call you and your employer (HR Departmental Contact) for a list of your job requirements, last day worked and sick time used. The claim manager will also call your doctor for your medical records. This information will help Cigna figure out how long you may be out of work, and the benefits you may be able to receive.

What happens if my claim is approved?
› Cigna will send you an approval letter that gives you an explanation of your benefits. You may also get a recorded call from Cigna with this information.
› Cigna will coordinate payment of your benefits as soon as possible.
› Cigna will tell your employer that your claim has been approved, and the date you plan to return to work.

What happens if my claim is denied?
› Cigna will send you a letter that explains why. The letter will also tell you how you can appeal the decision.
› Cigna will let your employer know the claim is denied.
› You should call your HR Departmental Contact/Manager when you get the letter to discuss next steps.

What can I expect while I’m out?
Your Cigna claim manager will stay in touch to help you return to work quickly and safely. The Cigna claim manager may work with you, your doctor and your employer to talk about different work options. This may include an adjustment to your job or work schedule. Your employer may also call you to check on your progress and offer support.

What if I can’t return to work on the date my disability benefits end?
Call your Cigna claim manager to talk about the situation and learn about your options.
› Any request for extension of a leave must be submitted prior to the expected return to work date to the Columbia University Human Resources Leave Management Office.

What should I do when it’s time to return to work?
Call your Cigna claim manager to confirm the date you’ll be returning to work. Call your manager to let them know your return-to-work date.
Prior to returning to work, medical certification from a physician should be submitted to both Cigna and the Columbia University Human Resources Leave Management Office.

Questions?
› Call 888.842.4462. A Cigna representative is available to help you between 8:00 am and 8:00 pm EST.
› Columbia University Human Resources Leave Management Office
615 West 131st Street, MC 8703
Studebaker 4th Floor
New York, NY 10027
Telephone: (212) 851-7000
Fax: (212) 851-7069
Email: leavemanagement@columbia.edu