

I belong to a RAIL craft and have a supplemental group disability policy as part of my contract. Should I purchase the Anthem plan also? IT DEPENDS. The best thing to do is check with your Field Supervisor for a recommendation. Each supplemental group disability policy is different. Your Field Supervisor is best able to advise you on your options and what may work best for your situation.

Will any other income reduce the disability benefits that I may be paid? There are several other sources of disability income payments that may reduce the benefits you receive from Anthem. Those sources will be detailed in your plan certificate. Also detailed in your plan certificate are sources of income that do not reduce your disability benefit payments from Anthem.

Are there benefit limitations or exclusions I should be aware of? Yes, any disability due to a condition that was tested for or treated within 12 months prior to your insurance will not be covered if that disability begins during the first 12 months of coverage. The full description of benefit limitations and exclusions are contained in the insurance contract.

FILING A DISABILITY INCOME CLAIM

If I am covered, how do I qualify to receive disability benefits from the plan? To qualify for benefits from the disability plan:

- You must be under the care of a qualified physician;
- You must be unable to perform the duties of your occupation;
- You must remain disabled beyond the elimination period (approximately 34 weeks);
- Anthem must receive supporting medical information from your doctor and approve your claim; and
- You must not be earning more than 80% of your pre-disability income (not more than 60% after 24 months of disability).

How do I file a claim for benefits? Contact the Anthem Claims Department at **800-232-0113** to request a claim form or visit the UTU website and click on the Disability Insurance link on the homepage. There you may download a claim form along with filing instructions. Your local treasurer may also have a supply of claim forms available. To expedite your claim, follow all the instructions exactly and provide all the requested information. Mail the completed claim form to:

Anthem Life Insurance Company
Disability Claims Service Center
P.O. Box 105426
Atlanta, GA 30348-5426

You must have all three sections of the claim form completed before mailing it to the Anthem Claims Department. You should complete Employee Section I, have your local chairman complete Employer Section II, and have your doctor complete Physician Section III. If the form is incomplete it may be returned to you.

CLAIMS PROCESSING

Who at Anthem will be handling my claim? A team of dedicated Disability Claim Managers (DCM) within Anthem will handle all disability claims.

How do I check the status of my claim? You may contact Anthem's Customer Service Department by calling **800-232-0113**.

Where should my physician or I send information regarding my claim? All information should be mailed to:

Anthem Life Insurance Company
Disability Claims Service Center
P.O. Box 105426
Atlanta, GA 30348-5426

Information may be faxed to:
800-850-0017

And e-mailed to:
lifeanddisabilityclaims@anthem.com

How will my claim for disability benefits be evaluated? Within a few business days from your initial claim notification, you may receive a call from the DCM assigned to your claim. The DCM may ask additional questions and describe the steps that will be taken to evaluate your claim for benefits. In evaluating your claim, the DCM will consider several factors including:

- Medical information
- Activities you can and cannot perform
- Your medical treatment plan and prognosis for recovery
- Your job description and functional requirements.

Will Anthem contact my physician? Probably. Anthem will need to contact your physician if additional information is necessary to process your claim. The claim form includes a statement of authorization that you sign, giving Anthem permission to contact your physician if necessary. This will avoid delays in the evaluation of your claim. You are ultimately responsible for ensuring that your physician(s) provide Anthem with the needed information.