

## **Coronavirus COVID-19 Call Center Conversation Guide**

### **V. 3-9-2020**

#### **If I'm quarantined due to the coronavirus, could I receive disability benefits?**

OneAmerica is closely monitoring this health crisis and working with healthcare and business leaders to understand its impact on our customers, and our claim policies and procedures. We pay disability claims consistent with applicable law and the terms and conditions of the insurance policy.

Once OneAmerica receives a disability insurance claim, the team reviews the information the Physician used to determine that the claimant has a sickness or injury that meets the definition of Total Disability. That review also includes determining whether the claimant meets all other eligibility requirements under the insurance policy.

If a claimant is quarantined and can perform the material and substantial duties of their job, he/she would not be considered Totally Disabled, pursuant to the terms of the insurance policy.

#### **My situation is different, and I don't think I can perform my job. Can I file a claim anyway?**

Customers may file a claim if they believe their disability is covered under their insurance policy. Once OneAmerica receives a disability insurance claim, the team reviews the information the Physician used to determine that the claimant has a sickness or injury that meets the definition of Total Disability. That review also includes determining whether the claimant meets all other eligibility requirements under the insurance policy.

#### **What happens if my claim is denied?**

OneAmerica will provide a determination letter notifying the customer that after review of the facts, a claim is not payable according to the policy. If a customer wishes to appeal OneAmerica's decision, the determination letter will provide the amount of time within which to appeal the determination and the opportunity to submit information relating to the claim for benefits. The customer is free to request from OneAmerica all documents relevant to the claim for benefits.