

How to report a **DISABILITY CLAIM** under Bertelsmann, Inc.'s group disability insurance plan

How do I report a disability claim?

- Call toll free 1.888.842.4462 or 1.866.562.8421 (Spanish). A New York Life representative will walk you through the process.
- Provide New York Life with the following information:
 - Plan Holder: Bertelsmann, Inc
 - Plan Number: SHY0800501
- Please note, Relias does **not** use New York Life to manage our FMLA process, you are **only** filing a claim for short-term disability.

When do I report a claim?

- **Contact HR (hr@relias.com) on or before your first day out of work.** Tell them when and for how long you plan to be absent.
- If you know in advance that you will have a need for leave, call New York Life no more than 7 days in advance to file a pre-claim. (1.888.842.4462)
- If you do not know in advance that you have a need for leave, call New York Life as soon as possible.

What information do I need?

- Before you call, please have this information handy:
 - Your name, address, phone number, date of birth, 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 the symptoms started and if you've had these symptoms before
 - Workers' compensation claims you've filed or plan to file
 - Details about doctor, hospital or clinic visits, including dates and contact information

What happens next?

- During the call, New York Life will ask for your permission to get your medical information. Here's how it works:
 - After you give New York Life 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 New York Life claim manager
- After the call, New York Life 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 New York Life permission to get other information they may need to finish processing your claim. Please sign and return that form to New York Life. Check with the doctor to see if there are any other forms you need to sign.

- A New York Life claim manager will call you and your employer for a list of your job requirements. The claim manager will also call your doctor for your medical records. The additional information will help figure out how long you may be out of work, and the benefits you may be able to receive.
- New York Life will not be able to take further action until the request to your doctor is complete. New York Life will follow up every 3 days with your doctor, as needed, to ensure the request is completed.

What happens if my claim is approved?

- New York Life will send you an approval letter that gives you an explanation of your benefits. You may also get a recorded call from New York Life with this information, or you can opt in for text messaging.
- New York Life will coordinate payment of your benefits. Payment can be mailed via check within 7 – 10 days or deposited via EFT within 14 days.
- New York Life will tell your employer that your claim has been approved, that the date you plan to return to work.

What happens if my claim is denied?

- New York Life will send you a letter than explains why. The letter will also tell you how you can appeal the decision.
- New York Life will let your employer know the claim is denied.
- You should call your employer when you get the letter to discuss your return-to-work date.

What can I expect while I'm out?

- Your New York Life claim manager will stay in touch to help you return to work quickly and safely. New York Life 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 New York Life claim manager to talk about the situation and learn about your options
- Let your employer know by reaching out to HR@relias.com

What should I do when it's time to return to work?

- Reach out to Relias via HR@relias.com and contact your claim manager to let them know the date you'll return to work.

What if I need more information?

- New York Life has a website that provides useful information for you and your family members – from submitting a disability claim and what comes next, to how you can access valuable programs offered with your plan at no cost to you. Please visit the website at: <http://www.NewYorkLife.com/workwellness>
- Reminder – Relias does not use New York Life to track FMLA, HR tracks that. If your time qualifies as FMLA HR will work with you on this.

Questions?

- Call 1.888.842.4462. A New York Life representative is available to help you between 7:00am and 7:00pm CST.