

Accident — Claims Management

Simple, efficient, accurate and convenient experience when employees need it most.

A Streamlined Process From Beginning to End (Within 10 Business Days¹)

Claim Received in Good Order

Claim Reviewed

Claim Processed

EOB & Payment or Claim Decision

- Claim form online, via email, fax or mail; 1 claim required per accident
- No coordination of benefits with medical insurance
- No waiting periods before coverage starts
- Time allowed between incurring an injury and seeking treatment longer than typically offered in the industry
- Dedicated phone service
- Outbound call to help collect any missing information, if necessary

Nurses on staff oversee all medical reviews and appeals

1. Applies only to “clean” claims. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process “clean” claims.