

Short Term Disability (STD) Claims

How to File a Short Term Disability Claim

Taxation

How to File a Short Term Disability Claim Form

Short Term Disability claims are filed by the employee after all applicable sections are completed. An employee may complete the form as indicated below, or use our Telephonic Claims Submissions or Web-based Claims Notification as described on the next page.

You may obtain claim forms from your Group Office or visit our website.

IMPORTANT NOTE: If the employee is filing a STD Claim form, the employee will not be required to file a separate LTD and/or Life Disability Claim form. We will utilize the STD Claim Form to initiate the LTD and/or Life Claim filing process.

How to Complete the Multi-part Short Term Disability Claim Form

- **Part I - Employee's Statement**

The employee must complete the Employee's Statement and must be answered as completely and accurately as possible.

- **Part II - Employer's Statement**

The employer must complete this portion of the STD Claim form in its entirety and must include all required documentation before providing the remaining portion of the form to the employee to complete.

Note: Must provide Group ID number and Class number as designated to the specific employee.

- **Part III - Attending Physician's Statement**

The physician must accurately complete, sign and date the form and provide any required attachments as stated on the form.

- **Group Claim Fraud Statements - Requires Employee Review**

In an effort to protect insurance companies, certain states have mandated specific fraud statements on claim forms. For states that do not have a mandate, generic fraud language was developed. Generic and state specific fraud language is attached to and made part of the STD Claim Form. Employees are not to remove the fraud statement pages from this claim form.

- **Authorizations - Requires Employee Review and Signature**

The "Authorization To Provide Financial and Health Information To My Employer" and "Authorization To Disclose Personal Health Information To Mutual of Omaha Insurance Company" must be reviewed, signed and dated by the employee.

The Employee must return the entire claim application with Parts I, II, III Fraud Statements, and Authorizations completed with any attached documentation to the insurance carrier at the address below.

Telephonic Claims Submissions

If the claimant would like to notify Mutual of Omaha that they wish to submit a Short Term Disability claim, they should call 1-800-877-5176. This number connects them with a Mutual of Omaha Disability Customer Service Representative. The employee will need to provide certain details necessary to start the claims adjudication process. This information is then forwarded to a Disability Claims Analyst who will contact the employee within 24 hours. Our Disability Claims Analyst may contact you to verify eligibility, or the claimant's attending physician to gather additional information.

Web-based Claims Notification

If the employee would like to submit a claim using Mutual of Omaha's Web Site, they will need to follow these simple steps:

Step 1) Log on to www.mutualofomaha.com

Step 2) Once in our Home site, select 'Customers'

Step 3) Select 'Forms', at the Forms screen:

- select the applicable home 'State' from the drop-down box
- select 'I have a policy through my employer' button
- select 'View Forms' button
- select 'Disability Web Claim Notification Form' (last item in the Disability Forms section)

By completing and submitting the form electronically, the employee has initiated the claims submission process. The electronic notice will be sent to Mutual of Omaha's Group Disability Management Services unit, and a Disability Claims Analyst will follow-up with the claimant. The employee will need to provide certain basic information pertaining to their job, nature of illness or injury, their physician's name and contact information as well as their own personal information. The employee will also need to know their group policy number in order to successfully complete the form so please ensure that they have their Group Short Term Disability policy number available.

Online Disability Claims Payment History

This service is available for Mutual of Omaha list-billed customers only.

If an employee submits a Short Term Disability claim to Mutual of Omaha, and they subsequently want to review their payment history, the employee can access this data by visiting our website.

The steps for accessing Disability claims payment history are as follows:

Step 1) Visit www.mutualofomaha.com , then under "Quick Access" select 'Customers'.

Step 2) If the employee is already registered with Mutual of Omaha (i.e. through either a Medical or Dental policy), they can log in using their current User ID and Password and select '[I have a policy through my employer](#)'. If the employee is not currently registered with Mutual of Omaha, they must select '[Need to Register?](#)' The employee will be prompted to provide what type of policy is provided by Mutual of Omaha. They must select 'Group Policy'.

Step 3) The employee will next be prompted to provide the Disability Policy Number (e.g. GroupID = G000xxxx), their Social Security Number (Subscriber Number) and Date of Birth. The Policy Number is found on their certificate of coverage. Simply type in G000 plus the last four digits of the Group Policy Number. This data is necessary to validate eligibility and to protect confidential employee information.

Employers may use the following announcement to communicate this online Disability payment history with their employees.

SAMPLE ANNOUNCEMENT PAYROLL STUFFER OR E-MAIL FOR EMPLOYEES

Effective _____, Mutual of Omaha is our new Disability insurance carrier. One of the services provided by Mutual of Omaha is online claims payment history. If you should submit a Short Term Disability claim to Mutual of Omaha and wish to go online to check your payment history (up to 12 months of payments), follow these steps:

- Go to Mutual of Omaha's website at www.mutualofomaha.com
- Under 'Quick Access' select 'Customers'
- If you are a new user, select 'Need to Register?', then select 'Group Policy'. If you have already registered with Mutual of Omaha you can use your current User ID and Password.
- You will need to provide your Group ID, which is G000____ (add the last four digits of your Group ID, located in your benefit certificate), your 'Subscriber Number' which is your Social Security Number, and your Date of Birth.
- Once your identification and eligibility have been verified you will be able to log in.
- After you have successfully logged in to Customer Access, select 'Disability Claim Payment History'.

Online Claims Reports

Mutual of Omaha Policyholders can access Disability Claims reports through our web-site.

Steps for Online Claims Reports:

1. First time users will first need to register with Mutual of Omaha. You can do this by contacting your local Mutual of Omaha Group Sales Office and providing the following information:
 - the name of the designated user who will be accessing online claims reporting
 - the email address of the designated user
 - the Group Policy (G000xxxx)
 - if the Policyholder wishes to grant access to their appointed agent of record, we require authorization from the Policyholder indicating the name of the agency or broker of record.
2. Once the above information has been received and processed, your local Mutual of Omaha Group Sales Office will then provide you with a unique registration key. The registration key is used to enter the new user registration utility in which the designated user creates their own personal user ID and Password. Once registered, the designated user then uses their self-selected ID and password to access the online claims reports.
3. To access the online claims reports, follow these internet navigation steps:
 - Go to www.mutualofomaha.com
 - Left navigation bar, select 'Employers', then select 'Management Reports'
 - Next, select 'Register'
 - Type in your registration key and then click on 'submit'
 - Set up your own userID and password.
 - Log in and select 'On-Demand Reports' to request your claim report and the selected time frames for your Short Term Disability policy.

Taxation

Tax Reporting and Payment Services

With a signed authorization/agreement and as a service to you, we will accept all FICA tax reporting responsibilities for STD benefits, including the preparation of all W-2 forms completely free of charge.

The table below will outline the parameters used to determine the taxability of benefits.

Contributory	Pre-Tax/Post-Tax	Gross Up	Participation	Rating	Taxability
100% EmployER paid	N/A	No	100%	Non-Contributory	100% Taxable
1%-99% EmployEE paid	Post-Tax	No	25% - 75%	Contributory	Partially Taxable
1%-99% EmployEE paid	Pre-Tax (section 125)	No	25% - 75%	Contributory	100% Taxable
100% EmployEE paid	Post-Tax	Yes	100%	Contributory	100% Non-Taxable
100% EmployEE paid	Pre-Tax (section 125)	No	25% - 75%	Contributory	100% Taxable
100% EmployEE paid	Post-Tax	No	25% - 75%	Voluntary	100% Non-Taxable