



CSEA Sponsored Disability Insurance

Frequently Asked Questions

When will I receive my check?

When you receive your benefits check will depend on when we receive all of the necessary claim information. Checks are typically mailed within two weeks of receipt of this information, unless your claim is denied or we have to request additional information to complete the claim proofs.

- How will I know if (and when) you received my claim information?

You will be notified by phone within 3 days of us receiving your claim information. During this phone call we will review the claims process with you and advise you of any additional information needed to process your claim. We will also send a letter or email to confirm receipt of your information if we are unable to reach you by phone.

- What additional information may be needed?

- If you were in a car accident or hurt on the job, we will need a copy of either the police accident report or your employer's accident report
- If you were treated in an Emergency Room or Urgent Care center, we will need a copy of the paperwork from your visit, indicating the date of treatment
- If you have been hospitalized, a document showing the dates of hospitalization
- A copy of your job description

- Will I always receive my full monthly benefits?

Benefits from Disability Insurance are paid if you are unable to perform the regular duties of your job (based on information provided by your doctor and employer). So, if you return to performing the regular duties of your job in less than a month, then your benefits will be adjusted accordingly.

What is a Pre-Existing Condition?

A Pre-Existing condition is a medical condition (that is the cause of your Disability) for which you received advice or treatment from a doctor within the 6 months before your policy became effective. This also applies to any increases in coverage you have applied for.

- **Example:** if your effective date of coverage is July 1st, any condition (causing your Disability) that you saw a doctor about between January 1st and June 30th will not be covered.

What is a Waiting Period?

A Waiting Period is a period of time that must pass before you are eligible to receive your benefits for a covered sickness or injury. A Waiting Period consists of two parts: (1) your Waiting Period for a covered accident, and (2) your Waiting Period for a covered sickness.

- **Example:** if you have a 0/7 day Waiting Period, you will begin receiving benefits on the 1st day of a covered accident and on the 8th day of a covered sickness.



Will I need to submit additional paperwork for an ongoing Disability?

Yes, there are two forms that are required monthly for an ongoing disability claim. They are: the Supplemental Claim form and the Attending Physician's Statement. The Attending Physician Statement is typically required monthly; however, there are sometimes exceptions for extended periods of Disability. These forms can be found on our website at: www.pearlcarroll.com/csea. On this page, choose "Forms" in the left navigation.

Can I fax my claim related paperwork?

Yes, our fax number is 518-640-8105. Please note that we cannot confirm receipt of this information until the fax has been uploaded into our claims system. This is typically within 24 hours of receiving the fax.

Can I pay my premiums over the phone?

You bet! You can pay over the phone using a debit or credit card, or by providing us with your checking account information. Call 1-800-697-2732 to make a payment over the phone.

Do I have to pay premiums while out on a claim?

Yes, you will need to continue to make premium payments when they are due. However, this program does have a Waiver of Premium clause which will suspend your premium payments if you are out for six consecutive months. The Waiver of Premium clause states: "After you have been totally disabled for six consecutive months, all future premiums will be waived for as long as you continue to receive Total Disability benefits."

Anything else I should know?

Make sure to fully complete all the necessary forms, including signatures and dates where indicated. This will help speed up your claim so that you receive your benefits as quickly as possible. When we have to request additional information, or resend you incomplete paperwork, it can delay the payment of your claim.

Plan administered by:



12 Cornell Rd.
Latham, NY 12110

Plan underwritten by:



New York Life Insurance Company
New York, NY 10010
Under Group Policy # G-11628