

Disability Claim FLOWCHART

Notify Pearl Carroll (PCA) of Disability Claim
Call: 1-800-697-2732 or download claim form
from www.pearlcarroll.com/csea and click on the forms tab.

Claim form
received by PCA

PCA will call member within 3 days of
receipt of forms to review/address if
additional information is needed.

Claim Processed

If Approved

- Check issued within 15 days of receipt of all information
- Supplemental form sent

If Denied

Letter sent within 15 days of receipt of all information

If Further Investigation Required

Letter requesting additional information is sent within 15 days

Still Disabled?

Yes

No

Information received by PCA

Medical Review, if necessary

Member must complete and return Insured Statement and have physician complete Attending Physicians Form and return to PCA within 30 days

Member sends return to work notice back to PCA