

What To Expect During the Disability Income (DI) Claim Process

Ameritas Life Insurance Corp. ("Company") P.O. Box 40888, Cincinnati, OH 45240 / 800-825-1551, Fax 513-595-5418

First:

- Please mail your completed claim forms to:

Ameritas Life Insurance Corp.
DI CLAIMS SERVICE OFFICE
P.O. Box 40888
Cincinnati OH 45240

The claim forms should be submitted as soon as possible so that the claim examiner can begin reviewing your claim. You will receive a written acknowledgment of receipt of your claim within 10 days.

Then:

- The claim examiner will place a phone call to you after your claim has been initially reviewed. During the call you have the opportunity to have your questions answered about the claim process and the examiner can explain any unique policy provisions.
- A field representative visit will be initiated by the claim examiner. It is not standard practice for our Field Representatives to notify you of their upcoming visit. A field rep visit can occur anytime during your claim. This is an opportunity for you to ask questions and for the field rep to gather additional facts needed to process your claim.
- Your medical providers will be contacted and asked to provide a copy of your medical records. The Company pays for the medical record retrieval; there is no cost to you.
- Your employer may be contacted to verify your duties/occupation, salary, and date last worked. Additional information may be requested if needed.
- In order to obtain additional benefit information, we may contact other disability carriers that you currently have coverage with or had coverage with at the inception of your disability claim.
- Financial documentation may be requested, including but not limited to W-2 statements, IRS tax forms, and monthly profit and loss statements, depending on the circumstances of your claim.

Please send the claim information as soon as possible so that we may begin processing your claim. Because all claims are not the same, additional information may be needed.

Claim information is confidential and only released upon your authorization to do so. We are not able to share information with your agent or anyone other than you except for your medical providers.

You can expect to receive a claim status update every 30 days until a determination has been made.

Once your claim is accepted by the Company, we will periodically ask for updates regarding your condition to verify continued eligibility for benefit payment.

The Company is dedicated to providing you with quality service during your disability. If you have questions, please contact the Disability Claims Department or your claim examiner at 1-800-825-1551.

Frequently Asked Questions

Q. How does the elimination period work?

A. All DI policies have an elimination period, or sometimes referred to as the waiting period. The number of days can be found on the Policy Schedule page in your policy. The elimination period is the number of days you must be disabled before we begin to pay you benefits. Benefits are not payable during the elimination period.

Q. When will I receive my first benefit check?

A. Benefits begin to accrue at the end of your policy's elimination period and once your eligibility for benefit payment has been established. Benefits are paid in arrears; that means that your first benefit check is due 30 days after the end of the elimination period.

Q. How long does the claim process take?

A. Depending on your specific claim, once we receive all claim requirements you can expect a decision within five business days.

Q. Will Ameritas require that I am examined?

A. In some circumstances, having an independent medical examination is helpful. You will be notified if an exam is necessary. We make the arrangements and pay for the examination.

Q. What happens if I recover from my medical condition before the end of the elimination period?

A. If you recover prior to the expiration of the elimination period we will close your claim and no benefits are payable.

Q. What if I have several disability policies with the Company?

A. You only need to complete one set of claim forms and other requested information.

Q. Are my disability benefits taxable?

A. Typically, if someone else pays the premium for your policy, benefits are taxable. If you pay the premium, they are not taxable although we suggest that you consult your Tax Consultant for advice.

Q. What happens if my claim is contestable?

A. Additional information such as financial documentation, medical records and information from the agent will be requested in order to verify information obtained at the time of application. A contestable review can take longer to complete than a normal claim review.