How do I report a claim for New York Disability Benefits (DBL) and/or Paid Family Leave (PFL)?

Simply do one of the following.

› Call toll-free 888.84.Cigna (24462) or 866.562.8421 (Español) between 7:00 am and 7:00 pm CST. A representative will walk you through the process.

› Create a new leave request online at myCigna.com:
  - Select the “Review my Coverage” tab from the header
  - Then select the “Disability/Leave of Absence” from the drop-down menu
  - Click on “Submit your leave of absence request online 24 hours a day”

You also need to contact your employer as soon as you know you’ll need time off.

When do I call?

Call Cigna as soon as you know you will be absent for any of these reasons

› **DBL** – If you plan to be absent from work for more than 7 calendar days due to your own disability

› **PFL** – If you need time away from work for one of the following:
  - Birth of a child and care of a newborn child
  - Placement of a child with you for adoption or foster care
  - Care for a family member’s serious health condition
  - Qualifying exigency reason(s) due to a family member’s military service

What information do I need?

› Your name, phone number, address, birth date, Social Security number and reason for your leave

› Employer’s name, email address and phone number

For **all claims**:

› First day of absence from work, as well as the date you plan to return to work. If you are pregnant, please give your expected date of delivery and when you want your bonding leave to begin

For **DBL claims (if applicable)**:

› Date and cause of illness or injury

› Name, address and phone number of each doctor seen for the illness or injury causing the disability

› Date of first treatment or date of doctor’s appointment, as well as date of next treatment or appointment

› Previous history of illness or injury, any diagnostic testing that was performed, diagnosis information, treatment plan and recommended medications

For **PFL leaves (if applicable)**:

› You may be asked to provide information about your family member and, if applicable, their treatment

If you need immediate medical attention, please call 911.
What happens next?

**DBL claims**
During the call, we will ask for your permission to get your medical information. Here is how it works.
› After you give us your claim information, you will be transferred to a recorded message
› Listen to the recording and answer “yes” or “no” to the questions
› At the end of the recording, say “yes” if you give permission or “no” if you do not
› You can cancel your permission at any time by calling your Cigna claim manager

After the call, Cigna will send you a letter. It will include a copy of the recorded message for your records. It will also include a form that gives us permission to get other information we may need to finish processing your claim. Please sign and return the form. Check with your doctor to see if there are any other forms you need to sign.

Cigna will call you and your employer for a list of your job requirements. The claim manager will also call your doctor for your medical records. This information will help us figure out how long you may be out of work, and the benefits you may be able to receive.

**PFL leaves**
You will receive correspondence from Cigna containing information about your request along with your rights and responsibilities in the process. There will be instructions on what is needed to evaluate your request and how to provide the needed information to us.
› Please complete your portion of the Request for Paid Family Leave (Form PFL-1)
› Please have your employer complete the Employer section of the Request for Paid Family Leave (Form PFL-1) and return it to us within 3 business days
› Please complete and return and requested certification forms that may have been included

What happens if my claim and/or leave is approved?
› Cigna will send you an approval letter that shows the date you are expected to return to work
› You will get separate information about your claims for DBL or PFL benefits
› Cigna will tell your employer that we approved your claim, and the date you plan to return to work

What happens if my claim and/or is denied?
› Cigna will send you information that explains why. The letter will also tell you how you can appeal the decision
› Cigna will let your employer know the claim is denied
› You should call your employer to discuss your return-to-work date

If your claim for DBL and/or PFL benefits is denied, you may still be eligible for leave under the Family Medical Leave Act (FMLA).

What should I do when it’s time to return to work?
Call your employer and Cigna to let them know the date you’ll return to work. You may be asked to provide updated certification of your continued absence.

**What if I can’t return to work on the date my disability benefits end?**
› Call Cigna to talk about the situation and learn about your options. For a disability, they may call your doctor for an update on your condition. For PFL, they may ask for new documentation
› Call your employer to let them know when you plan to return to work

**What can I expect while I am out on DBL?**
Cigna will stay in touch to help you return to work quickly and safely. We may work with you, your doctor and your employer to talk about different work options. This may include an adjustment to your job or work schedule. Your employer may also call you to check on your progress and offer support.

**What should I do when it is time to return to work?**
› Call Cigna to tell them your return-to-work date
› Call your employer to let them know the date you will be returning to work. If you are out of work because you have a serious health condition, please review your employee handbook for return-to-work policies

**What if I cannot return to work on the date my leave is expected to end?**
› Call Cigna to request an extension
› Call your employer to let them know when you plan to return to work

**What can I expect while I am out?**
Cigna has a website that provides useful information for you and your family members – from submitting a disability claim and what comes next, to what you need to know about FML, to information that can help you manage a specific condition at work, and even how to access valuable programs offered with your plan at no additional cost to you. Please visit the website at Cigna.com/workwellness.
Questions?
Call 888.84.Cigna (24462) or 866.562.8421 (Español). A Cigna representative is available to help you between 7:00 am and 7:00 pm CST.

How to report a disability claim and/or paid family leave: 888.84.Cigna (24462) or 866.562.8421 (Español).

Please have this information handy
› Your name, address, phone number, birth date, Social Security number, your date of hire, employer’s name, email address and phone number
› Date of your claim and when you plan to return to work. If you are pregnant, give your expected delivery date
› Name, address and phone number of each doctor you are seeing for this absence

Together, all the way.