

Claims Checklist & FAQ

Long Term Disability Insurance (LTD)

Ready to file a claim?

If you are unable to perform your own occupation due to an eligible injury or illness, and will be out of work for an extended period, you should send the claims forms along with the information below by the required date laid out in your Certificate of Coverage.

Information you'll need:

- Employer name
- Group number (optional, but can assist in the process)
- Employee name
- Employee birthdate
- Employee Social Security number

Examples of documentation you may need to gather when filing a LTD claim:

- You will provide:
 - Completed Employee Statement, including signing and dating the Authorization to Release Information*
 - Attending Physician Statement completed by your treatment provider
 - Additional forms based on your case*
- Your Employer will provide:
 - Completed Disability Income Insurance - Employer Statement*
 - Enrollment information
 - Beneficiary Designation form

* These are forms that will be auto-generated when you start the claim online at voya.com/claims or that will be provided by the Voya Claims Center. Actual requirements may vary.

The forms listed above can be found on the Voya's Claims Center at voya.com/claims. Once we have received the completed forms, we will continue to update you every 30 days regarding the status of your claim.

Frequently asked questions

How long can LTD benefits last?

You may need to meet certain conditions to be eligible for benefits, such as completing a waiting period. Benefits are then paid for the duration of your medical condition to the maximum duration allowed by your employer's plan or until you reach Social Security Normal Retirement Age. The duration of a paid claim is based on the provisions outlined in the Certificate of Coverage.

- An initial approval of your claim does not guarantee benefits will continue until the maximum duration of the policy.
- Benefits will last until the earlier of the LTD policy's maximum duration or you are no longer disabled.
- The Age Discrimination in Employment Act of 1967 (ADEA) may extend benefits past the Social Security Normal Retirement Age for individuals covered under the policy who are beyond a certain age when their disability begins.

ReliaStar Life Insurance Company (Minneapolis, MN) and
ReliaStar Life Insurance Company of New York (Woodbury, NY),
members of the Voya® family of companies

What information will be shared with the Policyholder?

We will notify your employer when we receive notification of your insured disability claim. We will also notify them of the claim decision. Due to Privacy Laws, we will not divulge any medical information without prior written permission from you. We will however, provide your employer with the financial information related to your claim. Examples of financial information that we will share includes gross weekly or monthly benefit amounts, net weekly or monthly amounts and the effective date of benefits.

When is someone considered Disabled under the LTD Policy?

Please refer to your Policy and the Certificate of Coverage for the specific definition of disability. Most LTD policies require that an insured be limited from performing the essential or material and substantial duties of their own occupation as performed in the National Economy.

- In general, this same definition of disability will apply to most LTD policies during the first 2 years of LTD benefits.
- After the first 2 years of LTD benefits (the regular occupation period):
 - To be eligible for continued benefits, the individual will need to be limited from performing any occupation for which they are qualified for based on training, education and experience and that occupation meets a certain percentage of their pre-disability earnings.
 - The insured must be under the appropriate care of a doctor to be considered disabled.
- We will begin to assess the individual's eligibility for continued benefits six months before this change in definition.

What happens if we approve your claim?

We will begin to make benefit payments once your claim is approved and the benefits are due (the Elimination Period has been satisfied). LTD benefits are paid on a monthly basis.

- After the claim has been approved, we may from to time to time ask for updated medical, financial and vocational information. We will need this information to make sure you continue to be eligible for benefits.
- It is important that you respond to our request as failure to do so will impact your claim.

What happens if your claim is denied?

If your claim for benefits is denied, we will notify you via telephone as well as a detailed letter outlining the basis of the decision.

Should you disagree with the adverse decision, you will have the right to appeal the decision.

- You will need to send their appeal in writing.
- You can provide any additional information they would like to be part of their claim.
- Your appeal review will be conducted independently and without deference to the initial decision.

When should you expect a return telephone call once a claim is submitted?

Calls received by 3:30PM ET will be returned the same day. Calls received after 3:30PM will be returned on the following business day.

When would benefits begin?

Within your Certificate, there is an Elimination Period. This is a non-payable period during which you must be disabled before benefits are payable.

How will you receive a benefit payment?

You can receive your benefit payment via Electronic Transfer of Funds (EFT) or paper check, depending on their preference. Paper checks are mailed at the end of the month for LTD benefits. You will need to allow 5-7 days for mailing.

Is your benefit taxable?

It depends.

- If the premiums are paid by you or by your employer on a pre-tax basis, your benefit will be taxable.
- If you pay the premiums on a post-tax basis through payroll deductions, typically the benefit is not taxable.

You will make the decision to have us withhold or not withhold Federal and State taxes from their benefit checks. Neither Voya® nor its affiliated companies or representatives provide tax or legal advice. Please consult a tax or legal professional regarding your specific circumstances.

Do other sources of income offset and reduce my benefit?

Yes, some other sources of income that your employee is eligible to receive may offset and reduce your LTD benefits. The Certificate of Coverage contains a complete list of deductible sources of income that would offset or reduce your benefit.

If your LTD claim is approved, an Agreement Concerning Benefits form will be enclosed with their decision letter.

- You will have the option to receive their LTD benefit with an estimate of other deductible sources of income subtracted from their benefit or to receive the full LTD benefit without the estimate for deductible sources of income applied to their benefit.
- Your claim may be overpaid when the deductible sources of income begin.

By signing the Agreement Concerning Benefits form, you are acknowledging your understanding that you will be responsible for repaying any overpayment of benefits to the insurer.

How will Social Security impact your disability claim?

We have resources that can help you with that process free of charge.

Keep in mind that if you are awarded retroactive Social Security Disability benefits, you will likely have an overpayment on your claim.

- We will work with you to reimburse the overpayment.
- You will also have the option to have an estimated offset deduction applied in anticipation of the Social Security Disability award.

Please note, it is possible to be awarded Social Security Disability benefits and not be eligible for disability benefits and vice versa. An approval of either benefit does not guarantee the other will be approved.

What happens if your dependents are awarded Social Security Disability benefits due to your inability to work?

The gross amount of disability benefits you, your spouse and/or children receive under the United States Social Security Act (as well as the Canada Pension Plan; the Quebec Pension Plan; the Railroad Retirement Act; or any similar plan or law of any country, state or province) will offset with and reduce the disability benefit paid.

What happens if you can return to work on a part time basis?

Many LTD policies have a provision that allows you to return to work on a part time basis, while still receiving a portion of their benefit.

There is a maximum amount of earnings that you can make while continuing to receive an LTD benefit.

- If you exceed the amount outlined in the policy, no benefits will be payable.
- Should you exceed the monthly amount permitted by your policy for the defined number of months, their claim will be closed.
- Please note that we will request your gross monthly income while they are working on a part time basis, or until they exceed 80% of their pre-disability earnings for a defined period.

What happens if your return to work is not successful?

Disability policies have a provision explaining what happens if you return to work and cease working again due to the same condition. This is referred to as a Recurrent Disability. We want to support you in your efforts to go back to work, so most policies will not require you to satisfy a new Elimination Period if you suffer a Recurrent Disability.

Please review your policy and the certificate of coverage to better understand the Recurrent Disability provision that applies.

Neither Voya® nor its affiliated companies or representatives provide tax or legal advice. Please consult a tax or legal professional regarding your specific circumstances.



Get started now

The fastest way to submit and monitor the status
of your claim is online at voya.com/claims

This is intended to be used for information purposes only and does not indicate eligibility for a benefit. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Long Term Disability Income Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the State of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. Both are members of the Voya® family of companies. Voya Employee Benefits is a division of both companies. Product availability and specific provisions may vary by state and employer's plan.

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