



# The Claims and Leave Process

Here are the steps involved in the claims or leave process, and tips for saving time along the way with your online account.

1

## Gather Your Documents

Start the claims process off right by gathering all needed documents.



**Tip:** View a claims checklist online. Your online account's guided filing form starts with a checklist. Use your phone to photograph and upload—or save and come back any time.

2

## File Your Claim/Leave

We suggest filing online and opting for text/email alerts and direct deposit to avoid snail mail delays.



**Tip:** File online, and before you submit, the system will check for missing information that could cause delays.

3

## Unum Reviews Submission

Claims are reviewed in the order received. We may request more information.



**Tip:** Sign up for text or email alerts so you know right away if more information is needed – no waiting for a mailed letter.



## The Process (Cont'd)

4

### Upload More Information

If further information is needed, you'll receive a request in text, email alert, or letter format. You can quickly respond on our website or mobile app.



**Tip:** You can log into the website or mobile app anytime to view to-dos or document requests.

5

### Receive Decision

Once review is complete, we'll notify you of the claim or leave decision.



**Tip:** Access correspondence anytime by visiting the Documents area of your online account.

6

### Get Your Benefit

If approved, we issue your benefit payment through your preferred method.



**Tip:** Sign up for direct deposit when you file online and you can receive benefits in your account up to a week faster than a check deposit.



You can access your online account any time for important updates, requests for information, payment status, etc. at [unum.com/access](https://unum.com/access).



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