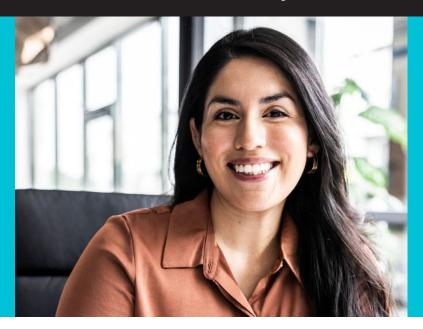


USER GUIDE

Filing a claim

Here's your step-by-step guide to all the information you'll need to file a claim and access your benefits.



Information required to access your policy benefits



WHEN SHOULD I FILE MY CLAIM?

• File your claim as soon as possible after your loss has occurred

WHAT BENEFITS MAY BE AVAILABLE?

Depending on your elections, you may be eligible for:

• Accident | Critical Illness | Hospital | Level Term Life

WHAT DO I NEED TO REPORT A CLAIM?

- Name, Social Security number, and date of birth for the employee and person claiming benefits (if for family member)
- Detailed incident description and related injuries
- Date first became symptomatic, were first advised of the condition, initially treated, and treatment plan

HOW DO I REQUEST A CLAIM?

- File online at www.mycwbclaim.com
- Call 1-866-566-1909, Monday Friday, 8:30am 7:30pm EST



How to file a claim online



Follow these simple steps to register your claim using our online portal

1 Go to <u>www.mycwbclaim.com</u> and enter the required information.



2 A screen will appear with a series of general questions.



3 You will then be prompted to select the type of claim you wish to file.



4 Depending on the type of claim, questions specific to the benefit you selected will appear.



5 Last, you will receive a closing message with **your claim number** and instructions on next steps.

Closing

Claim Number: 4469999T1910001

Thank you for filing your voluntary benefit claim. A case manager will be assigned to your claim and will be sending you communication within 2 business days that outlines how the voluntary benefit claims process works along with any documentation that may be required for your claim.

Please entall your claim documentation to cubclaims@ggdywick com. Upon receipt, your assigned case manager will review the documentation and determine if a coverage decision can be made. Don't forget to include your claim number on all submitted documents.

If you here any questions, you may call us at 665-661-009 Monday — Friday, 8:30am — 7:30pm EST to speak to a customer service specialist or erant as at ovbotamen@ggdqvick.com.

If you need to submit a claim for an additional policy you you may do so here.



What to do after you file your claim



WHAT HAPPENS NEXT?

- After we receive your claim submission we will review to determine which benefits you are eligible for
- We will also email you a letter explaining any additional information we need to complete our claim decision

HOW CAN I CONTACT SEDGWICK ABOUT MY CLAIM?

After you have obtained your claim number, you can contact Sedgwick in the following ways:

- Email: CWBclaims@sedgwick.com
- Mail: PO Box 14156 Lexington, KY 40512-4156
- Claim information site: www.mysedgwick.com
- Call: 1-866-566-1909, Monday Friday, 8:30am -7:30pm EST

IS THERE ANYTHING I CAN DO TO EXPEDITE THE DECISION?

Depending on your type of claim, we will need you to submit documents from your provider and/or treatment facility as follows:

For Accident and Critical Illness claims:

 Medical records from all treating providers including dates of physician consults, treatments and services received (including pathology and diagnostic records as applicable for Critical Illness)

For Hospital and Wellness Claims:

 We will assess the information on your submission and reach out if any additional information should be required.

Don't forget: Please write your claim number on each document you submit to us to expedite the handling of your claim. If you wish to email your documents please send them to CWBclaimsdoc@sedgwick.com

