

Disability Claim Submission Process - Effective 8/15/2018

SURS Disability

The SURS Disability Application can be initiated by either 1) Central HR completes a Disability Application web event, OR 2) the employee calls SURS to complete the Employee Section.

In either case, you will submit the Employer portion of a Disability Application online via the [SURS Employer website](#). The SURS document "[Disability Application Web Event Information for Employers](#)" instructs you on how **Disability Application** web events are created, completed, and submitted to SURS. This document also provides instructions for three paper forms that you will print from the web event: 1) Job Description, 2) Employee Section, and 3) Physician Section.

SURS no longer forwards the disability claim to Prudential. If the employee also participates in the supplemental Prudential LTD plan, then a separate claim must be filed with Prudential.

Any questions about the SURS process should be directed to EMPREP1@surs.org

Prudential Voluntary Supplemental LTD

The Prudential disability claim must be submitted separately from the SURS claim. Best practice is to initiate the claim 45 days prior to the benefit begin date (i.e., half way through the 90 day elimination period).

The Prudential claim can be initiated by either 1) Central HR completing the Employer Section online (preferred) or via paper form, OR 2) the employee completes the Employee Section online, via paper, or by phone.

Employer section

- Employer Portal Security Access
 - HR contacts will receive an email from Prudential with their User ID and a separate email with their Temporary Password.
 - Because there are two Control Numbers (92630-open class and 93666-closed class) for this supplemental plan, you will receive two emails from Prudential, if you have access to both. The Control Number will be in the middle of your User ID (example: XX92630XX).
- Employer Portal www.prudential.com/link2benefits
 - Search for employees under 92630 first and if you don't find your employee, then search under 93666. There are less than 15 employees in the 93666-closed class.
 - Fields will pre-populate based on the recordkeeping file that UPB sends to Prudential, so the online application should save time.
 - If needed, Paper Employer Form:
https://www.hr.uillinois.edu/UserFiles/Servers/Server_4208/File/Benefits/LTD/LTD_Claim_EmployerSection.pdf
- Job Description
 - A Prudential Claims Manager will email you requesting the employee's job description.
 - This form can be completed in lieu of an actual job description:
https://www.hr.uillinois.edu/UserFiles/Servers/Server_4208/File/Benefits/LTD/LTD_Claim_JobDescription.doc

Employee section

- Employee Portal: www.prudential.com/mybenefits
 - Employee clicks “Register Now” (yellow button) and enters “University of Illinois” under Employer/Association Name, and then follows the on-screen prompts.
 - If needed, Paper Employee Form: https://www.hr.uillinois.edu/UserFiles/Servers/Server_4208/File/Benefits/LTD/LTD_Claim_EmployeeSction.pdf (see required vs. voluntary steps in the Disability Claim Instructions on page 1)
 - Phone: 800-842-1718
- Process Notes:
 - Prudential will accept a copy of the Physician Statement that the employee sent to SURS, except when the disability involves worker’s compensation. In cases involving worker’s compensation, Prudential will require a separate Physician Statement using their own form.
 - If the employee sends an updated Physician Statement to SURS, then s/he must also send it to Prudential.
 - The employee must complete and submit the *Group Disability Insurance Authorization* portion of the form to Prudential, it is important to ensure timely processing.
- Benefit Notes:
 - See benefit description at <https://www.hr.uillinois.edu/cms/One.aspx?portalId=4292&pageId=668380#UniversityLTD>
 - A Prudential LTD benefit can only become payable **after** your claim has been approved for coverage and you have been continuously disabled throughout the **elimination period**.
 - The elimination period is the greater of 90 days or the exhaustion of accumulated sick leave following accidental injury, sickness, or pregnancy.
 - Prudential will treat your disability as continuous if your disability stops for 30 days or less during the elimination period; however, the days that you are not disabled will not count toward your elimination period.

The following screen shots and notes were from Prudential’s 8/29/2018 Employer Portal demo.

A COMPLETE LTD CLAIM & CLAIM SUBMISSION OPTIONS

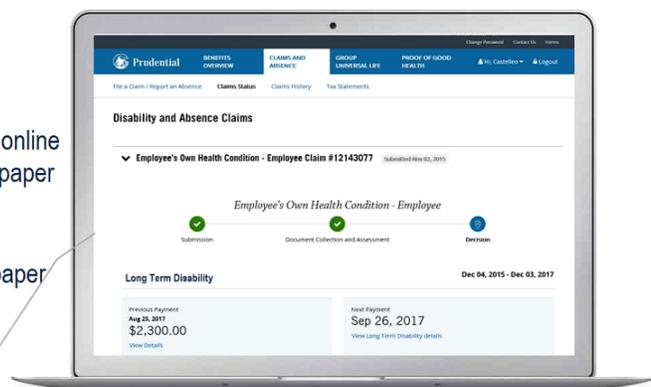
LTD Claim Components

1. Employer Statement
2. Employee Statement
3. Physician Statement

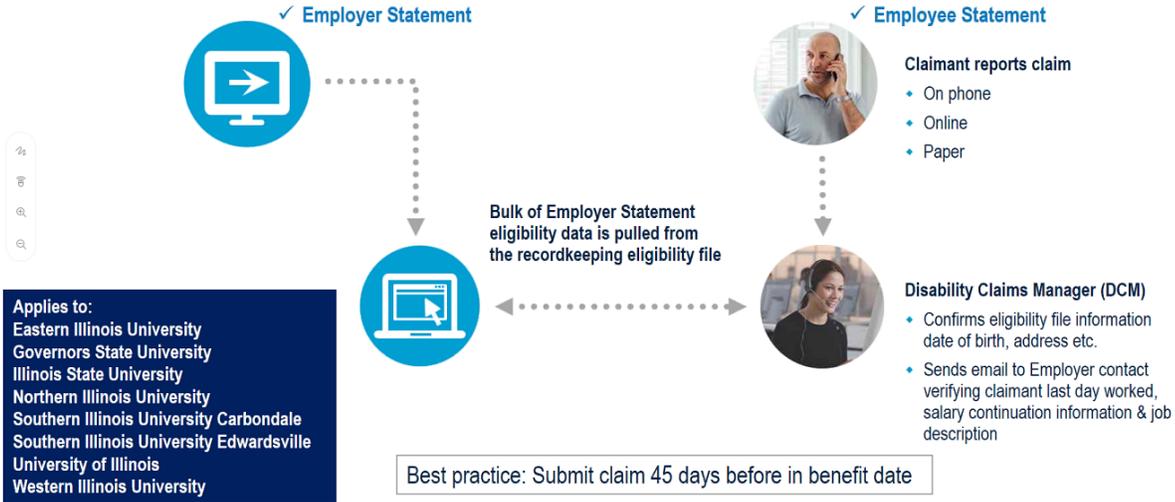
Claim Submission Options

1. Claimant reports claim telephonically, online at www.prudential.com/mybenefits or paper claim form
2. Client submits claim via ER portal at www.prudential.com/link2benefits or paper claim form on behalf of claimant

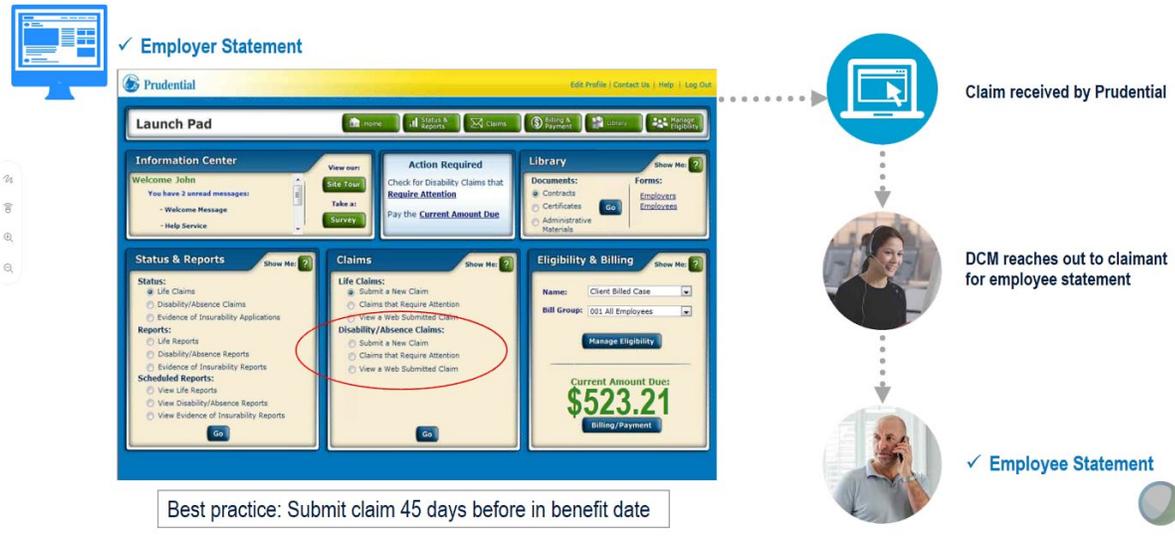
Track the progress of your claim 24/7 via the portal with our claim status tracking tool.



OPTION 1: ELIGIBILITY INTERFACE CLAIM PROCESS



OPTION 2: EMPLOYER INITIATES LTD CLAIM VIA THE PRU PORTAL



Because the University of Illinois sends an eligibility file to Prudential, you will be able to search for and find the employee via this screen.

Launch Pad Home Status & Reports Claims Billing & Payment Library Manage Eligibility

Submit a New Claim

[How do I submit a Disability/Absence Claim?](#)

Search for an Existing Employee

Control Number: 12345

First Name:

Last Name:

or

Social Security Number:

Next

Back

Confirm the pre-populated information.

Simulation Document PRU GI Online Benefits Center 07-07-15 / Absence 2

Prudential Edit Profile | Contact Us | Help | Log Out

1 Demographic Info **2** Reason **3** Time Away **4** Payment **5** Finish [Need Help?](#)

Step 1: Confirm demographic information

You may edit or update this information.

Name: Jane A Doe

Social Security Number: *** ** 1234

Date of Birth: 01 01 1970

Spousal or Domestic Partnership Status: Please Select

Gender: Male Female

Address for this claim: Residential: (If Mailing Address Different:)

Domestic Foreign

123 Main Street

Address 2

AnyWhere Pennsylvania 99999

Primary Phone Number:

Secondary Phone Number:

Cancel **Save & Exit** **Save & Continue**

Enter the Branch Code for the employee's physical location or primary campus:

- 00001 = Chicago
- 00002 = Springfield
- 00006 = Urbana

The screenshot shows the Prudential web application interface. At the top, there is a navigation bar with the Prudential logo and links for 'Edit Profile', 'Contact Us', 'Help', and 'Log Out'. Below this is a progress indicator with five steps: 1. Demographic Info (highlighted), 2. Reason, 3. Time Away, 4. Payment, and 5. Finish. A 'Need Help?' button is also present. The main content area is titled 'Step 1: Provide work information' and includes the text 'You may edit or update this information.' The form contains the following fields:

- Date of Hire: MM DD YYYY (01 | 01 | 2010)
- Date of Termination: MM DD YYYY
- Employee ID: [Text Input]
- Job Category: [Please Select]
- Salary Amount: [Text Input]
- Salary Frequency: [Please Select]
- Employer Contribution Rate (%): [Text Input]
- Job Title: [Text Input]
- Job Description: [Text Input]
- How many hours does the employee typically work in a day?: [Text Input]
- Work Location: [Please Select]
- STD Branch Code/Description: [Please Select]
- STD Coverage Effective Date: MM DD YYYY
- Is the employee covered by long-term disability coverage?: Yes No
- LTD Branch Code Description: [Please Select]
- LTD Coverage Effective Date: MM DD YYYY
- If STD coverage is not with Prudential, what is the STD End Date?: MM DD YYYY
- Standard Work Days: S M T W T F S

At the bottom of the form are four buttons: 'Save & Go Back', 'Cancel', 'Save & Exit', and 'Save & Continue'.

You can Save & Exit at any point in the process and return to it later.

The screenshot shows the Prudential web application interface for Step 2. The progress indicator at the top shows Step 2 'Reason' highlighted. The main content area is titled 'Step 2: Provide details about the reason for this absence' and includes the text 'When will the employee be out of work?' and 'What is the last day the employee worked?'. The form contains the following fields:

- When will the employee be out of work?: [Please Select]
- What is the last day the employee worked?: MM DD YYYY

At the bottom of the form are four buttons: 'Save & Go Back', 'Cancel', 'Save & Exit', and 'Save & Continue'.

1 Demographic Info 2 Reason 3 Time Away 4 Payment 5 Finish ? Need Help?

Step 2: Provide details about the reason for this absence

When will the employee be out of work? In the future

What is the last day the employee worked? MM DD YYYY

What date does the employee expect to return to work? MM DD YYYY

* Please select the type of absence:

- Please Select
- Employee's Own Health Condition
- Care of a Family Member
- Pregnancy
- Bonding with Child
- Military - EE
- Other

Save & Go Back Cancel Save & Exit Save & Continue

If the Leave Dates are not known, click the "I don't know" check box (left side of screen under Step 1).

1 Demographic Info 2 Reason 3 Time Away 4 Payment 5 Finish ? Need Help?

Step 3: Provide details about the time away from work

Instructions

Step 1 - Leave Dates

Please provide the dates and times that the Employee will be away from work.

I don't know.

Step 2 - Work Schedule

- today
- relevant work week
- company holiday
- Work Schedule
- absence duration

July 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
1	2	3	4	5	6	7

Save & Go Back Cancel Save & Exit Save & Continue

The Prudential LTD premium is taken post-tax, so any benefit payment is non-taxable. You can disregard this Tax withholding section, and click "Save & Continue".

Step 4: Tax withholding and other income

Do deductions apply?

Type	Amount	Frequency	Start Date	End Date
<input type="checkbox"/> Voluntary FIT		Please Select	MM-DD-YYYY	MM-DD-YYYY
<input type="checkbox"/> FICA (OASDI)		Please Select	MM-DD-YYYY	MM-DD-YYYY
<input type="checkbox"/> FICA (HI)		Please Select	MM-DD-YYYY	MM-DD-YYYY
<input type="checkbox"/> Mandatory FIT		Please Select	MM-DD-YYYY	MM-DD-YYYY
<input type="checkbox"/> Mandatory FIT W4		Please Select	MM-DD-YYYY	MM-DD-YYYY

W4 Exemptions:

W4 Filing Status:

Does the Employee have any other income as a result of this disability?

Type	Amount	Frequency	Start Date	End Date
<input type="checkbox"/> State Disab.		Please Select	MM-DD-YYYY	MM-DD-YYYY

Buttons: Save & Go Back, Cancel, Save & Exit, Save & Continue

The Claim Number is issued when the claim is submitted.

Launch Pad

Home | Status & Reports | Claims | Billing & Payment | Library | Manage Eligibility

Claim Status Print

Claim Information

Claimant Name	Smith, Deb	Claimant SSN	***-**-2345	Claimant Date of Birth	01/01/1967
Claim Number	345678912	Date of Disability	9/11/2014	Claim Received Date	09/20/2014

Coverage Information

Coverage	Branch	Coverage Status	Effective Date
LTD	0001B	Approved	09/11/2014

Function Name	Description	Action
Correspondence Letters	View correspondence letters associated with this claim.	Details
Claim Submission Form	Reference claim information previously submitted over the web.	Details
Payment History	Provides a payment history, if available, on the above claim.	Details

If you have questions when completing the Employer Form, you may contact Jana Syverson at Prudential. Phone 763-553-8784 or email jana.syverson@prudential.com.