



BENEFIT HARBOR
INSURANCE SERVICES



ZURICH[®]

Help protect your income from a shorter-lasting disability

How Do I File A Claim?

Claims may be filed on our portal at <https://mybenefits.zurichna.com> or call toll-free 1-800-206-8826 8AM - 8PM EST, Mon – Fri

Resources Available

Help when you need it most

Our disability plans include the support of licensed masters-level social workers for our members who need it most. Call a Care Manager toll-free at 800-206-8826 for a variety of helpful services.

Funeral concierge and planning services at no charge to you via Everest Funeral Concierge. Help is available 24/7, 365 days per year toll-free at 800-913-8318 or online at everestfuneral.com. Once online with Everest, create a username and password, and enter the code Zurich 100 to complete your profile.

A better digital experience

Our online portal gives you what you need, when you need it to check the status of your claim, upload documents and electronically sign forms, and access information about your claim. Visit our mobile-optimized site on your smart phone, tablet, or computer.

Protection for your paycheck

Many of us take earning an income for granted and may not consider being unable to work. Disability can be a real risk to your financial security as the chances of becoming disabled, at least for a short period, may be higher than you think.

- Almost half of American adults say they can't pay an unexpected \$400 bill without taking out a loan or having to sell something¹.
- More than one in four 20-year-olds can expect to be out of work for at least a year due to a disabling condition before they reach the normal retirement age².
- 5.6% of working Americans will experience a Short-Term Disability (six months or less) due to illness, injury, or pregnancy on average every year³. Almost all of these are non-occupational in origin⁴.

How can Short-Term Disability help?

The Group Short-Term Disability (STD) insurance plan available through your employer can replace some of your income for a short time when you can't work due to illness or injury, the birth of a child or pregnancy-related complications. Insuring your income is a great way to help provide financial security for you and your loved ones. STD benefits can help you financially so you can focus on getting better.

What do I need to know about my benefits?

You must satisfy your company's eligibility requirements and meet the definition of disability as outlined in your policy to receive benefits.

There may be an elimination or waiting period between the date you become disabled and stop working, and the date benefits begin. During that time, sick leave or paid time off may be available to help provide you with income.

Once the waiting period is over, a typical plan will provide you with a portion of the income you earned before your disability, up to a maximum weekly benefit.

The length of time Short-Term Disability benefits are paid depends upon your policy.

What should I expect when I file a claim?

Your Case Manager will review the information received from you, your employer, and your medical provider's information. It's important to get all the required information in as quickly as possible so they can decide on your claim. If you are expecting a child or have a known surgery coming up, you may want to start gathering the information early to file your claim.

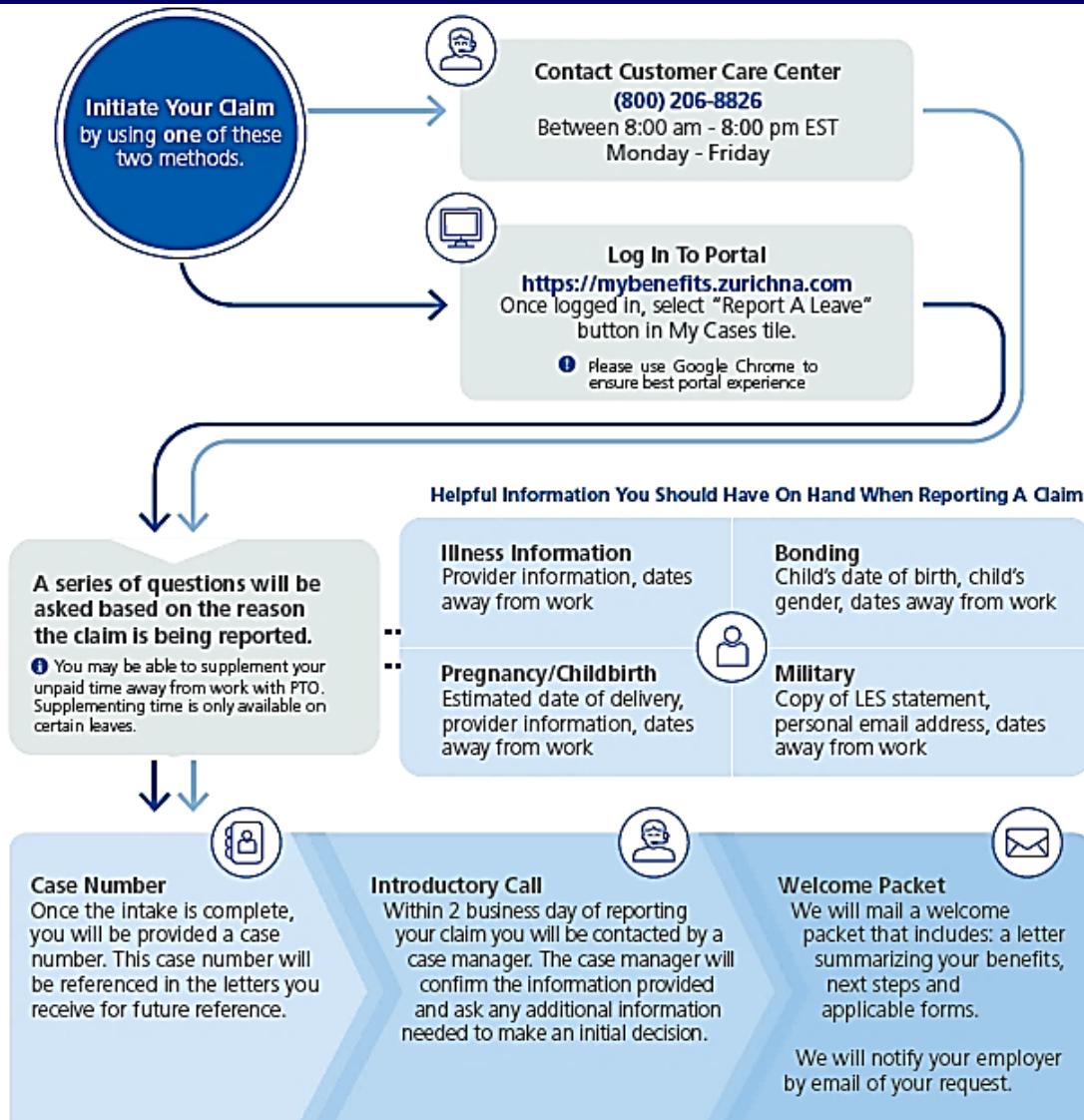
1. Federal Reserve, [Report on the Economic Well-Being of U.S. Households in 2016](#) (PDF), page 26.

2. Social Security Administration, [Disability and Death Probability Tables for Insured Workers Born in 1997](#), Table A.

3. Integrated Benefits Institute, [Health and Productivity Benchmarking 2016](#) (released November 2017), Short-Term Disability, All Employers. Group average for new claims per 100 covered lives.

4. Group MarketShare, a disability-benefits market research firm, reports that 96% of in-force group short-term disability plans provide cover- age for non-occupational disabilities only

The Claims Experience



Benefit Harbor Insurance Services
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Benefit Harbor Insurance Services, LLC, is the exclusive independent agent and administrator of Zurich American Life Insurance Company and Zurich American Life Insurance Company of New York representing group life products, group disability products, and absence management services. Benefit Harbor Insurance Services, LLC conducts its administration business in the state of California under the name Benefit Harbor Administrators (CA LIC# 0L76891).

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In New York, the terms and conditions for the Group Short-Term Disability Income Insurance policy are set forth in policy form number 1000-ZAGP-DS-NY-01. The policies are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company, located at its registered home address of 150 Greenwich Street, Four World Trade Center, 54th Floor, New York, NY 10007-2366.

In all states other than New York, the terms and conditions for the Group Short-Term Disability Insurance Policy are set forth in policy form number 1000-ZAGP-01-01 or applicable state variation. The policies are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1299 Zurich Way, Schaumburg, IL 60196.

