

# Managing Claims

## Critical Illness, Accident and Hospital Indemnity Insurance

Through our critical illness, accident and hospital indemnity insurance options, employees can get the financial help they need to handle medical expenses and make up for lost wages.

### We're Here to Help

To help ease the burden of filing and managing the claims process, we've developed a streamlined approach that gives employees:

#### A Single Point of Contact

From start to finish, a dedicated claim technician will handle all requests, providing consistent information and personalized service.

#### Fast Decisions

A decision of approve, pending or deny will be made within four business days following the initial claim notification.

#### Regular Communication

The employee will receive a call within the first four days following the initial claim notification. If a claim is pending, the dedicated claim technician will provide regular status updates via phone and mail.

#### Help Tracking Down Documentation

We'll seek all necessary claim information and medical records, covering any costs related to these items.\*

In addition, we keep employers up to date on claims status throughout the entire process.



#### Claim Integration\*\*

When an employee files a claim for a Mutual of Omaha product, the claim is reviewed for additional qualifying benefits across all enrolled plans. Benefits are automatically paid based on information received. If further information is needed, our claims team will create a claim package and the employee will receive notification of next steps.



#### Express Benefit Option

This benefit provides employees with payments quickly when they need it most and is a key feature included in our accident and hospital indemnity plans. Employees can use an express benefit option and receive an immediate lump-sum benefit upon notification of a sickness or injury without the proof required for a full claim. Necessary documentation can then be submitted for the remainder of the claim at a later date.



#### Health Screening Benefit Options

A wide range of wellness benefits and amounts may be added to each product. This benefit pays a specified amount for health screenings and preventive care to help keep employees in good health, and claims for health screening benefits don't require supporting documentation. Employees can file online or over the phone and receive their benefit by answering a few simple questions.

[Contact your sales representative to learn more.](#)

Valued Employee  
Benefits Partner



Underwritten by  
United of Omaha Life Insurance Company  
Mutual of Omaha Insurance Company  
Mutual of Omaha Affiliates

# How to Submit a Critical Illness, Accident or Hospital Indemnity Claim



## Items Needed to Submit a Claim

Upon the diagnosis of a critical illness, in the unfortunate event that an accident occurs, or if an employee is admitted or confined to the hospital, they must complete and submit the items below.

1. Critical illness, accident\* or hospital indemnity insurance claim form
2. Authorization to Disclose Personal Information form

Claim submissions will be reviewed by a claims analyst. Further documentation might be necessary in the future to complete the claim process.

## How to Find Claim Forms



To access claim forms, go to [mutualofomaha.com/support/forms](https://mutualofomaha.com/support/forms) or scan this QR code.

## Filing Options



### Employee portal:

1. Visit [mybenefits.mutualofomaha.com/my-claims/ui/registration](https://mybenefits.mutualofomaha.com/my-claims/ui/registration). Employees will register for an account.
2. Click on the **Submit Claim** icon on the portal homepage.
3. On the forms page, select **I Am a Plan Member (Employee)** and choose the relevant state.
4. Select the necessary form, then select **Complete Form Online**.

If the employee already has an account, they can log in with their credentials at [mybenefits.mutualofomaha.com/my-claims/ui/home](https://mybenefits.mutualofomaha.com/my-claims/ui/home).



### Mail completed form(s) to:

#### Mutual of Omaha Insurance Company

Group (Critical Illness, Accident or Hospital Indemnity) Claims  
3300 Mutual of Omaha Plaza | Omaha, NE 68175-0001



### Fax completed form(s) to: 402-997-1898



### Email completed form(s) to:

**Critical illness:** [submitgrpci@mutualofomaha.com](mailto:submitgrpci@mutualofomaha.com)

**Accident:** [submitgrpacc@mutualofomaha.com](mailto:submitgrpacc@mutualofomaha.com)

**Hospital indemnity:** [submitgrphi@mutualofomaha.com](mailto:submitgrphi@mutualofomaha.com)



### Submit by phone: 800-877-5176

Follow these steps to submit a claim form by phone:

1. Option 4 (questions about life, critical illness, accident or hospital indemnity policies)
2. Option 2 (for accident), Option 3 (for critical illness), Option 4 (for hospital indemnity)
3. Option 1 (to start a new claim)

\*For accident claims, the employee must provide the initial supporting medical documentation with the claims submission.

\*\*Required distributed list-billing or monthly census for self-administered groups. Must have STD coverage and other voluntary products (Accident, Critical Illness, and Hospital Indemnity). Claims for voluntary products will be investigated within 10 business days of initial disability claim filing.

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