

Disability Claims - Frequently Asked Questions

What can contribute to a delay in the claim process?

1. Submission during the contestability period
2. Delay in receipt/follow-up of medical provider's statement
3. Incomplete claim form
4. Missing supporting claim documents
5. Delay in submission of supporting claim documents

How can an agent assist the member during the claim process?

1. Provide the member with claim forms
2. Make the member aware of the claim process
3. Review supporting document requirements with the member
4. If claim is filed during **contestability period**, make the member aware of the routine investigation
5. Warm transfer to customer support team for additional assistance
6. Check in regularly with the member during the claim process

Contestability period: If a claim is submitted within two years from the effective date of medically underwritten coverage, New York Life will conduct a routine investigation to determine whether any adverse medical or financial history may have altered New York Life's decision to approve the coverage. This investigation will be completed as soon as possible and will require the insured to provide a complete medical history for the five-year period prior to the effective date of coverage.