

## City of Fort Lauderdale Q&A for Disability Insurance\*

Question	Answer
How do I submit a Disability Claim?	You must complete a Disability or Pregnancy Claim Form. The form can be emailed, faxed, or put into regular mail. In addition, it can be downloaded off of our website, <a href="http://trustmarksolutions.com">http://trustmarksolutions.com</a> . Please follow the directions on the claim form. Please note that you must attach a recent paystub to the form.
What is the Disability Claim FAX number?	1-508-853-2757
Can I email the form to you?	Yes, send to <a href="mailto:VBS_Disability@Trustmarkins.com">VBS_Disability@Trustmarkins.com</a>
Who do I call if I have any questions?	For Claims Customer Service call 877-201-9373.
What is covered?	Total Disability due to Covered Sickness or Covered Accident as defined in the policy
What is NOT covered?	<ul style="list-style-type: none"> <li>• Work-Related Injuries</li> <li>• Psychiatric and Psychological Conditions</li> <li>• Addiction to alcohol or drugs</li> <li>• Participating or attempting to participate in an illegal activity</li> <li>• Having a Pre-Existing Condition during the first 12 months from the Effective Date</li> <li>• Committing or trying to commit suicide or intentionally injuring yourself</li> <li>• Riding in or driving any motor-driven vehicle in a race, stunt show or speed test</li> <li>• Operating, learning to operate, serving as a crew member of, or jumping from any aircraft</li> <li>• Involvement in any period of armed conflict, even if it is not declared</li> </ul>
Is pregnancy covered?	Pregnancy and Childbirth is covered after the policy has been in force for 10 months. Complications of Pregnancy are covered as of the Effective Date as long as they are not a Pre-Existing Condition.
What is a Pre-Existing Condition?	Pre-Existing Condition means a sickness or physical condition for which you were treated, received medical advice, or had taken medicine within 12 months before the Policy Effective Date or the existence of symptoms within the said 12 months would have led an ordinarily prudent person to seek medical advice or treatment for the condition. No benefits are payable if you become disabled due to a Pre-Existing Condition during the first 12 months from the Effective Date.
What is the definition of disability?	Total Disability during the first year means you are: <ul style="list-style-type: none"> <li>• Unable to perform the material and substantial duties of your occupation; and</li> <li>• Under a doctor's care for the injury or covered sickness causing such disability.</li> </ul>
What is an elimination period?	The elimination period is the number of days after the date of disability that must elapse before benefits become payable. No benefits are payable for the elimination period. Your group has a 7 day elimination period.

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What is the maximum benefit period?	The maximum benefit period is the longest period of time that benefits will be paid for a disability. Your maximum benefit period is shown on the Schedule Page (3 or 6 months).
Do I need to pay my premium during a claim?	Premium must be paid during the first 90 days of disability. Upon payment of a claim, any Premium then due and unpaid may be deducted from your claim payment. After 90 days of continuous disability premium is waived while benefits are paid.
What is Proof of Loss?	Written proof of loss must be provided at your expense within 90 days after a covered loss begins. Proof of loss includes an employer's statement verifying Total Disability, job title and duties and a doctor's statement verifying Total Disability, dates of disability, dates of treatment, diagnosis and extent of disability including restrictions and limitations preventing you from performing your job. We can require written proof of loss at reasonable periods for continuing disability covered by your policy.
How are claims paid?	Claims are paid by physical check either monthly or how you are paid at work, whichever you prefer.
Can I keep my policy if I leave my employer?	Yes, your policy is portable and can be taken with you if you change jobs or retire.

\*This information is for general description purposes only. These statements do not amend, modify or supplement the insurance policy. Consult the actual policy for details regarding terms, conditions, coverage, exclusions, and limitations which may apply.

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