



▶ Long Term Disability Claim - Frequently Asked Questions

How do I file a Long Term Disability claim?

The initiation of your Long Term Disability claim is driven by your Short Term Disability Claim. At the 16th week of your Short Term Disability Claim, the Nordstrom Leave and Disability Unit (Sedgwick) will notify Prudential of a possible need for Long Term Disability. You will receive a telephone call and initial claim packet from Prudential after your claim is created.

How can I send information to Prudential?

After your claim is created, you will receive a letter and forms that should be returned to Prudential as soon as possible. Prudential will assign a Long Term Disability Claims Manager to your claim after the required forms are submitted. You have several options to send information to Prudential:

- ▶ Prudential's fax number **877-889-4885** (be sure to include your claim number and/or social security number.)
- ▶ Mail to The Prudential Insurance Company of America Disability Management Services, PO Box 13480, Philadelphia, PA 19176.
- ▶ Upload the documents in the Employee Claim Portal - www.prudential.com/mybenefits.

Documents sent to Prudential are kept confidential and are generally available for our review within 24 hours of receipt when faxed/uploaded into the portal.

What can I expect during the application process?

Once all the required information is received, a Prudential Long Term Disability Claims Manager will contact you. If contact information for your treating provider(s) is available, Prudential will reach out to request necessary forms and medical records on your behalf. Please ensure your physician, hospital or medical facility completes and returns the Attending Physician Statement. If needed, Prudential may request additional information to properly evaluate your request for benefits.

When will I know about my benefits?

The time it takes Prudential to reach a benefits determination depends on how quickly the required information is submitted. Your Prudential Long Term Disability Claims Manager will provide you with updates on the status of your claim request until a decision is reached. A benefit determination may take several weeks, so prompt submission of all required information can help assure a timely claim decision.

▶ **BENEFITS TO HELP
PROTECT YOUR
FINANCIAL WELLNESS**



Who will review my claim?

A Prudential Long Term Disability Claims Manager will work with you to personally handle your needs. This individual will evaluate the reason for your time away from work, arrange payment of any financial benefits that may be due to you, and begin assisting you, as appropriate, with your plans to return to work.

Who else may be involved in the review process?

Your Prudential Long Term Disability Claims Manager may contact you and your physician(s) to better understand your medical condition and your potential to return to work. Prudential's physicians, nurses, and vocational experts work together with your Prudential Long Term Disability Claims Manager. One of our specialists may also contact you and your physician(s). These professionals may review the medical and occupational information for your claim, and they will assist you in your efforts to return to work, if appropriate.

Is help available to return to work as soon as possible?

Prudential employs Certified Rehabilitation Counselors who will assist you and Nordstrom in assessing safe return-to-work options and potential accommodations. If appropriate, your Prudential Long Term Disability Claims Manager will enlist a Prudential Rehabilitation Specialist who will reach out to you to begin evaluating your return-to-work.

What if I am ready to come back to work?

It is important to keep in communication with your supervisor and Human Resources at Nordstrom. If you have an expected return-to-work date, let Nordstrom and your Prudential Long Term Disability Claims Manager know as soon as possible. This will assure a smooth transition for you.

Will my benefits be paid after my return-to-work date is established?

It is likely that Long Term Disability benefits will not be paid beyond the date you are released to return to work by your medical provider. Please contact Nordstrom to schedule your return-to-work evaluation as soon as your medical provider establishes your return-to-work date.

What if I have questions about my request for benefits?

There are several options available to you, designed to provide flexibility and meet your lifestyle and communication preferences. For the most current status and payment information:

- ▶ Visit Prudential's online system anytime at www.prudential.com/mybenefits.
- ▶ Call the Nordstrom Leave and Disability Unit anytime at **1-800-788-4360**, option 6 for LTD or option 8 for a Spanish menu.
Please be advised that telephone calls to and from Prudential may be recorded for quality control purposes.

What can I do on the website?

On Prudential's website (www.prudential.com/mybenefits) you can:

- ▶ Complete a Medical Authorization.
- ▶ Upload documents.
- ▶ View your claim history and payments.
- ▶ View a listing of documents and faxes.
- ▶ View copies of letters Prudential has sent to you.
- ▶ Provide your return-to-work date.
- ▶ Provide the date you delivered your baby, if appropriate.
- ▶ Update your contact information.
- ▶ Add or update your physician's(s') contact information.
- ▶ Enroll in or update Electronic Funds Transfer (EFT). (See the question below for details on EFT.)
- ▶ Change your Federal Income Tax withholding (if your plan allows).
- ▶ Respond to a specific request for information. After logging in, you may see a message requesting additional information about your claim. You can submit the requested information about your claim. You can submit the requested information on the website.

How do I log in to the Prudential disability website?

To access Prudential's website services, please do the following:

1. Go to Prudential's website at www.prudential.com/mybenefits.
2. Select the "Claim Status" link in the left quadrant.
 - ▶ If you are a first-time user of Prudential's website, simply click "Register Here" under First Time User.
 - ▶ Enter the client control number **52938**.
 - ▶ Enter your Social Security Number and date of birth.
 - ▶ Follow the instructions to create your secure ID and Password.
 - ▶ Then log in to the website using the ID and Password you just created.

If you have already created your ID and Password, use them to access the website.

What information is available on Prudential's Interactive Voice Response (IVR) system?

You can hear the latest payment information, check the dates when recent faxes were received, and update the telephone and fax numbers of your physician(s). This option is available in English and Spanish. Please call the Nordstrom Leave and Disability Unit anytime at **1-800-788-4360**.

How do I enroll for Electronic Funds Transfer (EFT) on the website?

First, be sure to log in to Prudential's website (see instructions above) and be sure that you've followed the instructions to create your ID and Password if you have not previously done so. Once you have accessed our website, you may select EFT services by:

- ▶ Selecting "Claim Status" (which will provide you with information about your claim).
- ▶ In the "Payments/Updates" grid, locate the EFT and click "Update."
- ▶ Enter your banking information into the secured EFT online form. Note: Be sure to double check the accuracy of the information you enter before clicking the "Submit" button.
- ▶ You will receive a confirmation number for this request. The EFT approval process takes approximately 14 business days to complete. Once you have clicked the "Submit" button do not click "Submit" again unless you are providing updated information. Submitting the same information a second time will delay the approval process. You may check the status of your EFT request at any time.

What taxes may apply to my benefits?

Benefits under your Group Disability Income Plan may be subject to federal, state, and local taxation.

How may I elect additional tax withholding that may be available to me?

Please visit Prudential's website at www.prudential.com/mybenefits to elect any voluntary Federal Income Tax you wish to have withheld.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York Department of Financial Services.

North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

Group Insurance coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500.

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