Employee Checklist After Critical Illness Diagnosis

Please use the following steps as a guide to navigate benefits timelines so you and your loved ones may start collecting information and paperwork to help ease worries that come with a critical illness diagnosis.

**Step 1**

FMLA Leave and Benefits Eligibility (for individuals employed in a company with 50+ employees)

* Contact your HR Manager about the FMLA leave process.
* Discuss timeline for when medical/dental benefits may transfer to Cobra and what the anticipated monthly cost will be to participate. Upon returning to work, will medical/dental benefits begin the first day of return or will there be an eligibility period before firm provided benefits resume?

**Step 2**

Do you have short-term disability benefits?

* + Contact your HR Manager or carrier regarding short-term disability benefits to ask the following:
    - Elimination period –What is the length of time between your diagnosis/injury and when disability payments may begin?
    - Benefit Details – If claim is approved, what is duration of coverage? Are payments weekly or monthly? Anticipated amount of each payment?
    - Disability Paperwork – Disability paperwork usually consists of three sections – employer, employee, physician. Distribute paperwork to appropriate entities/individuals. Collect paperwork and submit complete application to carrier with requested documents.
    - Claims Process – Communicate with carrier to answer questions and provide additional paperwork if needed.

**Step 3**

Do you have long-term disability benefits?

* + Contact your HR Manager or carrier regarding long-term disability benefits to ask the following:
    - Elimination period –What is the length of time between your diagnosis/injury and when disability payments may begin?
    - Benefit Details – If claim approved, what is duration of coverage? Are payments weekly or monthly? Anticipated amount of each payment? Does policy have “own occupation” language?
    - Disability Paperwork – Disability paperwork usually consists of three sections – employer, employee, physician. Distribute paperwork to appropriate entities/individuals. Collect paperwork and submit complete application to carrier with requested documents.
    - Claims Process – Communicate with carrier to answer questions and provide additional paperwork if needed.

**Step 4**

Do you have life insurance benefits?

* + Contact your HR Manager or carrier regarding life insurance benefits to ask the following:
    - * Coverage – What is your life insurance coverage amount?
      * Accelerated Benefit – Can you request an accelerated life insurance benefit (most accelerated life insurance benefits will require an individual to have a terminal diagnosis with an anticipated life expectancy of one year or less)? What percentage of your coverage amount can you request in an accelerated benefit? Request accelerated life insurance paperwork, if eligible. Paperwork will consist of three sections – employer, employee, physician. Distribute paperwork to appropriate entities/individuals. Collect paperwork and submit complete application to carrier with requested documents.
      * Portability – If employer provided policy, is the life insurance coverage portable? What is the application process? What are the portability rates?