

NEW SHORT-TERM DISABILITY AND LONG-TERM DISABILITY ADMINISTRATOR



sedgwick
caring counts

Phone: 888-550-1617 | Web: mySedgwick.com/ConcordiaPlans | Fax: 855-800-5116 | PO Box 14648 Lexington, KY 40512

Beginning May 1, 2025, Sedgwick will manage the Concordia Plans Short-Term Disability and Long-Term Disability Claims.

Concordia Plans is changing how we administer and manage disability as part of the Concordia Disability and Survivor Plan (CDSP). We are pleased to share that Short-Term Disability and Long-Term Disability will be coordinated and managed by Sedgwick.

Sedgwick is committed to a positive claimant experience and a seamless process for transferring existing Long-Term Disability leaves from Lincoln Financial. Sedgwick is receiving leave history so that the administration of benefits will continue without disruption. If you are currently on a disability leave, you should continue medical treatment as prescribed by your treating physician and all your claim information will be transferred from Lincoln Financial to Sedgwick.

1. If I have an existing claim, how will I be impacted?

If you are currently on a disability leave, you will receive an introductory letter, which will be mailed from Sedgwick during the week of April 7, 2025 regarding the disability administrator change. The letter will include information about the transition and will outline any necessary actions you may need to take.

Short-Term Disability (less than 26 weeks of disability): Lincoln Financial will continue to administer any existing Short-Term Disability claims. If you currently have a claim with Lincoln Financial, continue to report any updates to your existing claims team.

Long-Term Disability (more than 26 weeks of disability): If you are currently receiving Long-Term Disability benefits and your payments are being direct deposited, ***you must submit a new request for direct deposit to Sedgwick by May 1, 2025, to ensure your May 2025 payment is direct deposited.***

2. Who do I contact if I have questions about my disability after April 30, 2025?

If you have an open Short-Term Disability claim with Lincoln, you should continue to contact them regarding your claim. If your Short-Term Disability claim transitions to Long-Term Disability, you can contact Sedgwick at 888-550-1617 or online at mySedgwick.com/ConcordiaPlans, where you may submit and access information related to your claim. Initial registration is required. You will then be able to communicate directly with your Disability Specialist via the Sedgwick portal.

3. How do I submit a new disability claim?

You have two options for submitting your disability claim:

- mySedgwick Portal: Submit your disability claim to mySedgwick.com/ConcordiaPlans. The mySedgwick Portal is available 24/7/365.
- Phone: Submit your disability claim by calling Sedgwick at 888-550-1617 from 7 a.m. through 7 p.m. (CT), Monday through Friday.

4. What are the next steps after I submit a new disability claim?

Here is what you can expect after you submit a new disability claim:

- Your claim will be assigned to a Disability Specialist within 24 hours. Your Disability Specialist will review your claim for eligibility and entitlement for disability. Based on your preferences, an initial packet will be emailed or mailed to you.
- You will need to complete the Authorization for Release and Use of Medical Information form. This can be done via the mySedgwick Portal or by completing the form and mailing or faxing it. You must complete a **Release of Information form** for your Disability Specialist to be able to contact your treating medical provider.
- Your Disability Specialist will contact you within one business day after you submit your new claim to discuss the claim process, inform you of all claim expectations and deadlines, and clarify any intake information if needed.
- To process your Short-Term Disability claim, Sedgwick needs a completed **Attending Physician Statement**. Give the designated form to your physician and request that your physician's office submits the required document via fax or mail as soon as possible or return the required documentation to you for submission. Once your medical documentation is received by Sedgwick, you will receive a text or email message acknowledging receipt. The forms must be returned within 30 days to avoid delays.
- Your Disability Specialist will have two business days to review your information once it is received and determine the next appropriate steps. Once a decision is made, your Disability Specialist will contact you by telephone and mail you a letter advising of the decision. Additionally, if you opted into text messaging, you will receive a text message once your claim is approved.
- Contact Sedgwick if you need to extend your leave.

5. What are the steps I need to take when I'm ready to return from disability?

Prior to your expected return from disability, contact Sedgwick to inform them of your expected return-to-work date. You will also need to contact your employer to inform them of your return-to-work date so they can coordinate your return.

Have your physician complete a **Return-to-Work Certification form** and submit it to Sedgwick. If restrictions are necessary, your Disability Specialist will confirm if your employer is able to accommodate your restrictions prior to your return to work.

If your return-to-work date changes at any time, call Sedgwick and your employer to inform them of your return-to-work status.

6. What happens if my condition warrants more time off work, and I will exhaust all my Short-Term Disability Benefits? How do I transition to Long-Term Disability Benefits, if available?

If you are eligible for Long-Term Disability Benefits, your claim, including all medical documentation received, will be automatically used to set up a Long-Term Disability claim. Six weeks prior to your Short-Term Disability exhaustion, Sedgwick will send you a transition letter, along with an initial packet for Long-Term Disability that will include the following forms to be completed and returned to Sedgwick as soon as possible.

- Authorization for Release and Use of Medical Information Form
- Health Care Provider Statement Form
- Authorization to Secure Social Security Award or Disallowance Information Form
- Long-Term Disability Initial Report Questionnaire Form

There is no additional application to be completed as Sedgwick initiates this process for you. You will be assigned to a new Disability Specialist who will reach out to you once your Long-Term Disability claim has been initiated.

If you return from leave prior to your Short-Term Disability claim having been exhausted, your Short-Term Disability Specialist will notify your Long-Term Disability Specialist, so your Long-Term Disability claim is closed out as a result of a successful return from disability.

7. How do I appeal a denied Short-Term Disability or Long-Term Disability Claim?

Your Disability Specialist will mail you a letter that will include an **Appeal Form**. You can complete this form once you receive it in the mail and return back to Sedgwick by fax, mail, or upload it to mySedgwick.com/ConcordiaPlans. You do not have to wait for this form to appeal; you can submit it in writing by stating your desire to appeal your claim denial decision. It is extremely important that either the form or your free form letter have both your signature and a date prior to submitting. We are unable to process an appeal without both your signature and the date signed. Upon receiving your appeal, your claim will be assigned to an Appeal Specialist in our National Appeal

Unit, and you will be contacted within two business days to review the appeals process for your claim.

8. What is the difference between the Care Team Representative and my Disability Specialist and how can they help me with my claim?

The Care Team Representatives can assist with answers to general questions about your claims such as your medical information due date, the date that the last medical information was received, the status of your claims, and other basic claim, plan, and process information.

The Disability Specialists will be the individuals directly managing your disability claim. They will be able to provide very specific information regarding your specific Short-Term Disability or Long-Term Disability claim. They will be able to discuss the medical documentation provided for your claim and your claim denial or approval in more depth.

You may also check the status of your claim by calling 888-550-1617 and using the automated voice response system.

9. Can I communicate with my Disability Specialist via text messaging or email?

You can opt into text messaging and email communication with your Disability Specialist. If you do not, you will receive your claim documentation and claim status notices via mail.

If you leave a voicemail message for your Disability Specialist, you can expect your message to be returned within one business day.