

# When you need help, call on a care manager



## What are care managers?

Care managers are licensed, master's-level social workers whose mission is making your life easier when you're sick or hurt. They'll help you find and access helpful resources, while working closely with our life and disability claim and clinical specialists to provide help when you need it most.

## What do care managers do?

Put simply, they're personal advocates who work with you, your family and with internal experts, health care providers and insurance company administrators. They'll help you develop plans that address your unique situation and, if asked, will even coordinate with your family.

## What are some examples of the help care managers provide?

They'll help you find and navigate local community and national resources such as:



### Federal benefits

- Social Security.
- Medicaid.
- Veteran's benefits-VA.
- Medicare.



### Company benefits

- Medical.
- Employee assistance plans.



Provisions in life or disability plans such as conversion, waiver of premium or portability.



### Community-based resources

- Dial-A-Ride.
- Meals on Wheels.
- Help with reducing utility bills.
- Resources for help paying rent/mortgage.
- Food pantries.



Education about the accelerated death benefit (ADB), getting paperwork from doctors, filing claims and ensuring quick payment, as needed.

## Examples of the help care managers provide



Care Manager received a referral to assist a 69-year-old pilot who went out of work due to a brain tumor, and was notified that his life expectancy was 12 months or less. Care Manager educated the claimant and his daughter about the accelerated life benefit through his life insurance, and assisted with obtaining needed documentation that provided the claimant with \$300,000 in accelerated life benefit. Care Manager also assisted with the conversion process for the claimant to maintain his remaining life coverage.



Care Manager reviewed the claims port and identified a 51-year-old male who was admitted to the hospital due to multiple falls and a seizure. The claimant was then diagnosed with multiple sclerosis. The claimant had never used his disability, and Care Manager provided education regarding state disability and appealing a state disability denial. Care Manager provided ongoing support and community resources throughout. Claimant was able to return to work part time after being out of work for 14 months and is transitioning back to full-time employment.



Our care manager reviewed a disability claims report and found an Alzheimer's diagnosis. She reached out and guided the member to complete power of attorney and health care directives. They discussed long-term planning during the early stages of this illness. Our care manager continues to check in monthly.



Care Manager received a referral from a claimant's employer that requested Care Manager outreach for one of their employees who was out of work for endometrial cancer. Care Manager provided claim process education and assisted the claimant with obtaining the necessary medical records for claim approval. Care Manager also provided emotional support through monthly outreach that identified ongoing needs and resources that were available to assist during their chemotherapy treatment.

Above examples are for illustrative purposes only. Individual results may vary.

## Additional information

- There is no charge for a care manager's services and time, but some agencies may charge for the services they provide.
- Care managers can help a member with a short- or long-term disability claim or absence from day one, so reach out if help is needed.

### How do I file a claim?

Claims may be filed at [Mygrouplifedisability.afac.com](https://Mygrouplifedisability.afac.com), where you can check the status of your claim, upload documents, electronically sign forms and access claim information. You can even sign up for live, two-way text messaging with your case manager so you never miss another voice mail or important message. Visit our mobile-optimized site on your smart phone, tablet or computer, or call toll free at **800.206.8826** between 8 a.m. and 8 p.m. ET, Monday through Friday.

**Remember:** Our life insurance, disability and absence plans include the support of licensed, master's-level social workers for any member who needs help. Ask your case manager for information about whether a care manager can help you.

Premier Life, Absence and Disability Services (PLADS): Group life, disability, and absence services are administered by Continental American Insurance Company (CAIC); in New York, products and services are administered by American Family Life Assurance Company of New York; in California, coverage is offered by Continental American Life Insurance Company. Products may not be available in all states and may vary depending on state law. Absence services are not insurance and are not legal advice.

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