

# CIGNA DISABILITY CLAIMS PROCESS



A claim form is enclosed with your plan documents however, you may always access the disability claim form on the AFSPA website at [afspa.org/disability](https://afspa.org/disability) or contact the AIP Dept. at [aip@afspa.org](mailto:aip@afspa.org).

## 1 Disability Claim Form Sections

- **Section 1** is completed by **AFSPA** and your **HR office**,
- **Section 2** is to be completed by the **member/claimant**
- **Disclosure Statement** requires **name and signature**
- **Section 3** is to be completed by **all treating applicable physicians**.

## 2 IRS Forms for Member to Complete

- **International Claim Tax Questionnaire**
- **IRS Form W-8BEN** (Certificate of Foreign Status of Beneficial Owner for U.S Tax Withholding and Reporting Form) -For Non-US Citizens paying US taxes
- **IRS Form W-9** (Request for Taxpayer ID Number and Certification)- For U.S. Citizens

## 3 Claim Submission Information

Please submit all initial complete claim forms and required documents to [CGHBLTD&LifeClaims@Cigna.com](mailto:CGHBLTD&LifeClaims@Cigna.com). Refer to your **policy certificate** for additional claim submission information.

## 4 Claim Case Number

Once the claim is successfully submitted and you are assigned a **claim case number**, you may track the status of your claim by registering online via the Cigna member portal at [www.CignaEnvoy.com](https://www.CignaEnvoy.com). Refer to your **policy certificate** for instructions on how to register.

## 5 Cigna Department Processing

Upon receipt, the claim and additional tax forms are forwarded to two separate Cigna departments, the **Claims Operations Dept.** and the **Tax Dept.**

## 6 Claims Operations Representative

A Claims Operations Representative (COR) is then assigned to your claim and that dedicated COR will communicate directly with you for all status requests, questions and for all required updates such as missing information.

## 7 Claim Review and Determination

Once it is determined that the claim is considered complete, the COR will forward the claim to the Plan underwriter, New York Life (NYL) for review and determination

## 8 Claim Questions or Additional Information

If the Medical Team at NYL have questions or need additional information, they will contact your dedicated COR who will relay this information to you directly; the COR **will always be your primary point of contact** for questions regarding your claim.