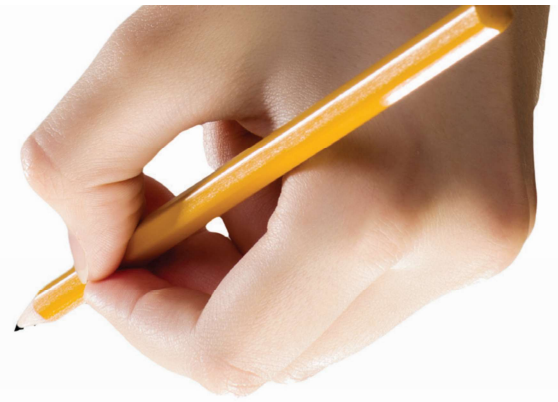


DENSO

Crafting the Core



How to file your claim

Reliance Standard makes it easy to start a benefit claim. Knowing what to do - and what to expect - will help you get prompt, appropriate service and improve your overall experience.

File a claim, anywhere, any time

File Hospital Indemnity claims online or on your mobile device!



What to do

You can submit most claims securely online. You will need a valid email address and some general information to get started. You will not need to create an account login and password. Depending on which type of claim you are submitting, you should be ready to provide information such as:

- Your Name / Address / Gender / Date of Birth / Phone / Social Security Number
- Your Employer Name / Address
- Your Policy Number: VH1000351
- Injury/Condition
- Physician or medical provider information
- Whether or not to withhold taxes from your benefit payments

You may also need to complete an additional Authorization to Obtain Information, which allows us to request your medical records if needed. If you would like your benefit payment deposited electronically into your bank account, we will also need you to complete an Authorization for Electronic Fund Transfer.

What to expect

After we receive your claim submission, a Reliance Standard Claims Examiner will contact you to:

- Verify the reasons for your claim
- Gather any additional information needed to make a decision
- Discuss your plan/benefit coverages and discuss next steps

When we receive all your required information, your Examiner will make a decision which will be communicated in writing.

What if...?

Questions? We are here to help!

Many claims inquiries can be answered 24/7 on our website, www.RelianceStandard.com (just click Customer Care!) or through our telephonic Customer Care system: 1-866-375-0775.

Customer Care Representatives are available weekdays from 8:00 AM – 7:00 PM Eastern Time.