

CBA Scenario

You are an Unum Customer Benefit Advisor taking customer calls. Use the information in the tables below to assist the caller.

***Greeting to use:** Thank you for calling Unum, my name is _____, how may I help you?

Customer Claim Information:

Claimant name	Ryan Montclair	State	TN	Tax ID	xxx-xx-2222	Phone number	555-123-4456
Claim number	00123456	Claims Reviewer	Katherine Pierson	Product	Voluntary Benefits	Claim status	Pending
Policy number	R057823	Employer	Lobo Inc.	System	CCP	Product type	Short-Term Disability

Caller Verification: Before speaking with caller, must confirm full name and the last four digits of the tax ID.

Important Notes	<p>Last date called was 01/14. Ryan stopped working on 01/14 due to an accident and has an upcoming surgery. I sent Ryan a letter on 1/16 advising to call back and provide an update. – K. Pierson</p> <p>Attention Customer Benefit Advisor: When Ryan calls back, please obtain an update. We also need an updated Attending Physician Statement.</p>
Update Needed	<p>Date of surgery _____</p> <p>Type of surgery _____</p> <p>Treatment plan _____</p> <p>Estimated return to work date _____</p> <p>Next office visit _____</p>
Policy Information	<p>Elimination period: Caller must be out of work for 30 days to meet the minimum requirement and be eligible to receive benefits.</p> <p>Benefit percentage: Per employer policy, the benefit amount is \$500 per week after exhausting the elimination period. When discussing benefits all responses must include the phrase “if approved” to avoid liability in the event claims are not approved.</p> <p>Maximum Benefit Amount: Benefits may not exceed \$6,000 due to a singular disability claim OR 12 weeks of payment.</p> <p>Turnaround time (TAT): Any new information received will be reviewed within 5 business days. Caller can use the online service portal to see updates and upload new content. Faxes sent to 1-800-242-5567 have the standard review TAT plus 24hours for images to be processed. To ensure the receipt of faxed material write Attn to the claim number.</p> <p>Appeal Process: In the event a claim is denied, callers can request an appeal. The request along with any new information should be faxed to Unum. Turnaround time applies.</p>