

Reference Guide for UBCM Workflows

Claim Receipt and Administrative follow-up

Communication	Recipient	Medium	Timing
Follow-up for missing Member Statement or APS	Member	Letter/Phone call	Within 5 days for STD, 7 days for LTD
2nd follow-up for missing Member Statement or APS	Member	Phone call	Within 5 days of first follow up
3rd follow-up for missing Member Statement or APS	Member	Phone call	Within 5 days of first follow up
Final claim form received, and claim is triaged based on level of intervention (Minimal intervention vs. low intervention vs. high intervention)	Adjudicator	Internal process	1 day

*Upon receipt of the Employer Statement from UBCM, if there are missing claim forms, PBC will contact the Member within 5 days to retrieve the remaining forms (Employer Statement and/or Attending Physician Statement).

Claim Decision & Investigation

PBC Action	Communication	Recipient	Medium	Timing
Claim Approved	Claim Status Update Email/LTD Approval Letter	Employer/Member	Email/Letter	10 days
Claim Approved	Contact Member regarding decision	Member	Phone	10 days
Claim Declined	Contact Member regarding decision	Member	Phone	10 days
Claim Declined	STD Decline Letter	All	Letter	10 days
Claim Pending	Information required to adjudicate claim	Employer/Member	Email/Letter	10 days

Active Disability Management & GRTW/Claim Resolution

Communication	Recipient	Medium	Timing
Status Change	Employer	Claim Status update email	As necessary
Potential for Gradual Return to Work plan	Employer	Email/Phone	Up to 4 weeks advance notice to confirm accommodation
Gradual Return to Work plan confirmed	All	Letter	As necessary

STD to LTD Transition

Action	Communication	Recipient	Medium	Timing
Monitoring of approved STD claim	Updates to claim	Member/Employer	Email/Phone	As necessary
Review of possible transition into LTD (occurs 8 weeks prior to LTD benefit start date) If claim will transition to LTD, proceed with communication	Advise of transition from STD to LTD. Explain to Member the difference in payment frequency from STD to LTD (weekly vs. monthly)	Employee/Employer	Email/Phone/Letter	Prior to STD max date

Appeal Timelines

PBC Action	Communication	Recipient	Medium	Timing
Claim Declined/Closed	Claim Status Update/ Decline or Closure Letter	Member/Employer	Email/Letter	Within 10 business days of receipt of last piece of information needed to adjudicate claim
1st and 2nd Level Appeal Declined	STD/LTD Decline/ Maintain Decline Letter	All	Letter	Within 30 calendar days of receipt of last piece of information needed to adjudicate claim