



Filing leaves or claims

How to use this document

This guide includes step-by-step instructions for filing different types of claims through Unum Total Leave. Use the section that applies to your situation:

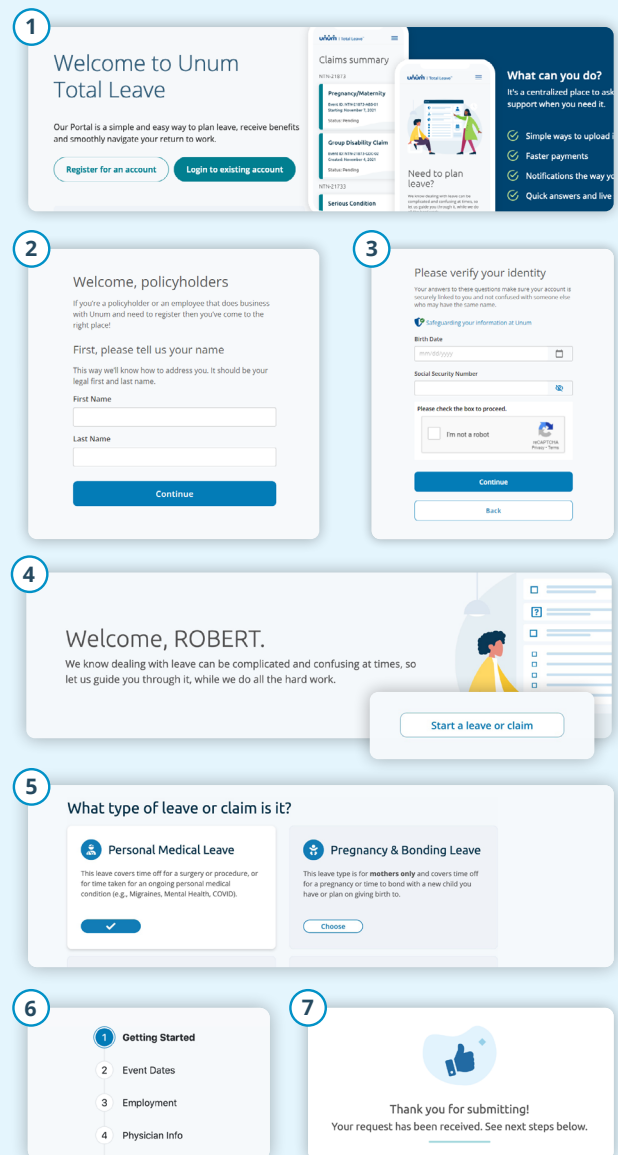
- Filing a leave of absence or disability claim
- Filing an Accident, Critical Illness or Hospital Insurance claim
- Filing a claim with a non-traditional work arrangement

Filing a leave of absence or disability claim on Unum Total Leave

Follow these steps to file a leave or disability claim. The portal walks you through each step with a simple, guided online process.

How to get started:

1. Go to portal.unum.com on your web browser.
2. a. If filing your first claim, click “Register for an account,” then provide your information for verification.
b. If you have an account, click “Log in to existing account,” then enter your user ID and password and click “Log in.”
3. Provide your birth date and Social Security number to verify your identity. If you sign up for two-step verification, a one-time passcode will be sent to your mobile phone each time after you log in.
4. Once logged in, click on the “Start a leave or claim” button.
5. Choose the type of leave or claim you need, and click the “Next” button to proceed.
6. Follow the on-screen questions for your claim. A convenient tracker shows you where you are in the submission process.
7. Once you complete all the steps, you’ll see a confirmation message and be provided with any applicable next steps.



Filing a supplemental benefit claim on Unum Total Leave



Accident Insurance



Critical Illness Insurance



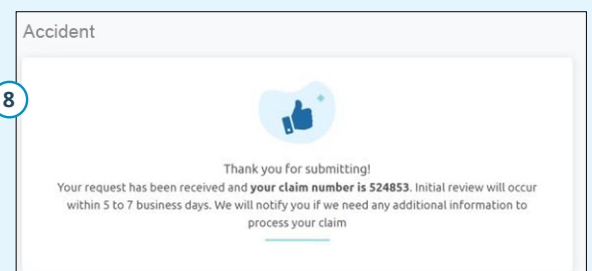
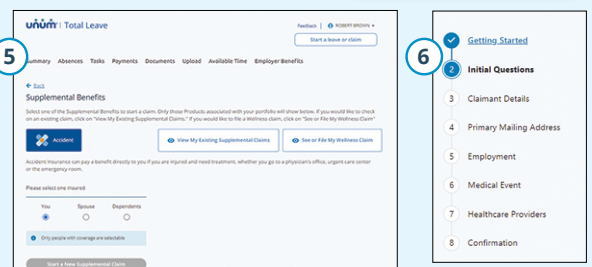
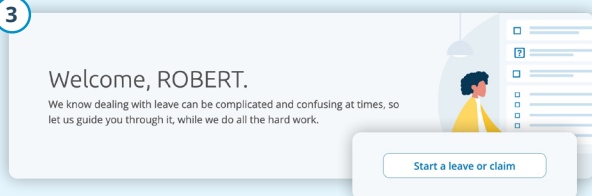
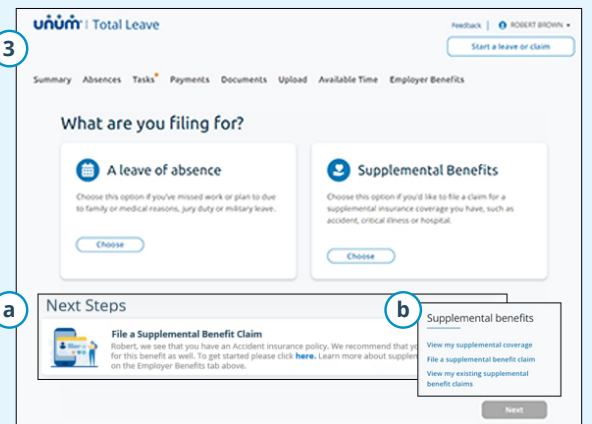
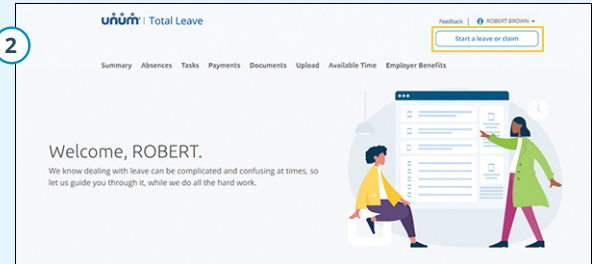
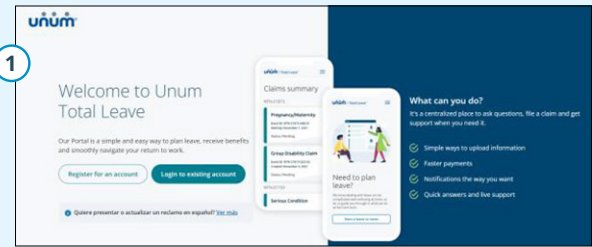
Hospital Insurance

Follow these steps for filling an Accident, Critical Illness or Hospital Insurance claim

Submit one claim, and Unum will review and apply all eligible benefits across applicable coverages.

How to get started:

1. Go to portal.unum.com on your web browser.
2. a. If filing your first claim, click “Register for an account,” then provide your information for verification.
b. If you have an account, click “Log in to existing account,” then enter your user ID and password and click “Log in.”
3. Provide your birth date and Social Security number to verify your identity. If you sign up for two-step verification, a one-time passcode will be sent to your mobile phone each time after you log in.
4. Once logged in, click on the “Start a leave or claim” button.
5. a. Select “Supplemental benefits.”
b. If you’ve submitted a leave or disability claim and have supplemental benefits coverage, you will be prompted in the Next Steps section to file your claim. You can also click “File a supplemental benefit claim” from the home page.
6. You will be able to select which supplemental benefit you’d like to file a claim for.
7. Follow the on-screen questions for your claim. A convenient tracker shows you where you are in the submission process.
8. Once you complete all the steps, you’ll see a confirmation message and be provided with any applicable next steps.



How to file a claim if you have a non-traditional work arrangement

Guidance for international workers, business owners and equity partners

If you have a non-traditional work arrangement, you'll file your claim through MyUnum for Members instead of Unum Total Leave. Use the steps below to complete your claim on MyUnum for Members.

Online

You can file a claim online by registering for an online account via unum.com/claims or by downloading the MyUnum for Members app.

Our secure web services and mobile apps allow you to:

- Submit your claim or leave.
- Upload documents — medical records, claim forms, authorization forms — by using a smartphone camera.
- View status updates, payment info and requests for additional information on your open claims.
- View recent letters and documents online.
- Go paperless and opt in to receiving text messages and alerts virtually.



Go mobile with the MyUnum for Members app

Managing or filing your disability claim or leave is just a touch away. Available for Apple and Android devices.



Need to talk with someone?

Call Unum at **1-866-868-6737** to file your claim. Please let the contact center representative know that you fall into one of the following categories:

- You are living outside the United States.
- You are an owner.
- You are a self-employed/non-employee equity partner of your business.



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