

# Need to file a claim? Don't worry, it's easy.

Your accident, critical illness and hospital indemnity insurance benefits are there for you during times of need – so we've made the process of filing a claim easy and hassle-free, so you can focus on getting well.

## 1 You've had a need to use your benefits

You or a covered loved one has an illness, injury or hospitalization that's covered by your benefits.

## 2 It's time to file your claim

- › You can submit a claim online at [myNYLGBS.com](https://myNYLGBS.com). If it's your first visit to the site, be sure to click "Register here" to set up your online account.
- › Please note that in most cases, we'll need you to include documentation to support your claim, such as medical records, doctor's notes, or hospital discharge summary.
- › Submitting your claim through [myNYLGBS.com](https://myNYLGBS.com) allows for the fastest claim process. Make sure to have direct deposit or EFT (Electronic Funds Transfer) set up ahead of time, so that you receive your claim payment faster.
- › You can also submit by phone at (888) 842-4462 or (866) 562-8421 (español), or by mail (print a claim form and mail it to us).

## 3 We review your claim

- › Once your claim has been received, one of our claim managers carefully reviews it.
- › Sometimes, additional information is needed to help us make a claim decision. We will let you know if there's anything else needed, and you can easily send us any missing documentation through [myNYLGBS.com](https://myNYLGBS.com).

## 4 We notify you of our claim decision

- › You'll be notified as soon as we've made a decision on your claim.
- › Approved claim payments will be issued via direct deposit if you've signed up for Electric Funds Transfer or by mailed check.

## 5 If you need to file a claim for your health screening benefit

Provide the date and type of screening – claims can be approved and paid within 48 hours. Make sure to choose direct deposit to get your money even faster.

### Helpful tips:



**Sign up for text & email notifications** online at [myNYLGBS.com](https://myNYLGBS.com) after you've submitted your claim.



**You can also sign up for direct deposit** at [myNYLGBS.com](https://myNYLGBS.com). Signing up for direct deposit means getting your payment faster and easier.

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