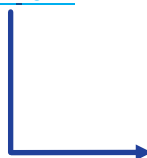


WHAT TO EXPECT WHEN YOU FILE A DISABILITY BENEFIT (DBL) CLAIM

Please use Standard Security Life Insurance Company's [DBL claim form](#).



(screenshot from www.sslicny.com)

You have submitted a NYS Disability Benefit (DBL) Claim. [Here is what to expect!](#)

When your claim is entered into our system, you will receive a confirmation email, if your email was provided. The first thing you should do after we receive your claim is register on our website for access to your **My SSL Claim Portal** if you have not already done so with a previous claim.

[Your My SSL Claim Portal is your communication center during your claim.](#)

The portal contains:

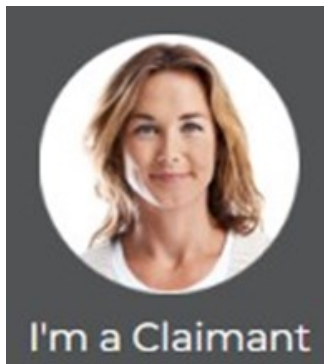
- The date your claim was received.
- Your current claim status.
- Claim documents to view/download/print.
- Your Claim Number and **Customer ID (Customer ID required to enroll in Direct Deposit)**.
- When we have a complete claim package, your rate will be displayed. When you hover over it there is an explanation of how your rate is calculated.

For Approved Claims

- A complete benefit listing with all benefit payment details and claim messages. These are important to review:
 - ⇒ to see when the next payment may be scheduled,
 - ⇒ if a medical form is required before your next payment can be evaluated,
 - ⇒ if your payment is a final payment, or
 - ⇒ any other message(s) from the examiner.
- Choices to view/download/print a summary of all your benefits for that claim, or all benefit payments.

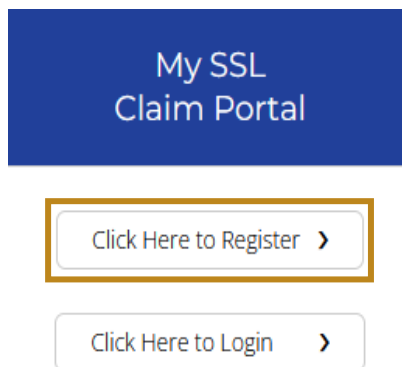
Instructions to sign up for our website (after your claim is received), where all your claim information and communication detail will reside:

Step 1 Choose I'm a Claimant



(screenshot from www.sslicny.com)

Step 2 Choose "Click Here to Register"




(screenshot from www.sslicny.com)

Step 3 Do the following

- Enter your personal email address.
- Create a password which must be at least 8 characters, 1 uppercase, 1 lowercase, 1 number and one special character (!@#%^&*).
- Confirm password (*by retyping it*).
- Enter your Social Security Number.
- Enter your Cell or Home Phone Number.
- Choose the "Click to Read to Proceed" link.
- Read the legal disclosure.
- Check the ***I'm not a robot*** box.

Website Registration

Claimant Registration

Email Address	<input type="text"/>
Password	<input type="password"/> <small>must be at least 8 characters, 1 uppercase, 1 lowercase, 1 number, and a special character (!, @, #, \$, %, ^, &, *).</small>
Confirm Password	<input type="password"/>
Social Security Number	<input type="text"/> <small>Please use format without dashes (ex. #####).</small>
Phone Number	<input type="text"/> <input checked="" type="radio"/> Cell Phone <input type="radio"/> Home Phone
<input type="checkbox"/> Legal Authorizations and Disclosures (Click to read to proceed)	
<input type="checkbox"/> I'm not a robot 	

You will receive an email asking you to follow a link to complete your registration for your **My SSL Claim Portal**.

Step 4 Sign in and you will see a listing of any/all claims filed with our office. To view details on any claim, choose from the available claim type/date(s). You will see the details associated with that claim.

What's Next? When your claim is received in our office, it is evaluated for missing/required information. We may reach out to you by phone and/or email to obtain it. If we cannot reach you, we will request missing information by mail (which will also be available to view on your [My SSL Claim Portal](#)). If we have/obtain all required information, your claim is then evaluated for approval or denial.

Approved Claims NY DBL benefits are subject to Social Security and Medicare taxes. Benefits are issued bi-weekly unless we require a medical update form. If a medical update form is required, it must be completed by you and your health care provider and returned to our office for evaluation of your next payment. NY DBL benefits are not paid for any time you are not 100% disabled, or for any period you work from home.

If your employer pays you during your disability, we will reimburse them based on your approved claim weekly rate.

Benefit Payments for Approved Claims To register for Direct Deposit, you must have provided us with an email and phone number for our banking partner to contact you. If we do not have this information, you will receive a paper check. Please refer to this [Electronic Payment Enrollment Information](#) document for details on Direct Deposit enrollment. If you would like to enroll in Direct Deposit, you can complete this [Enrollment Request Form](#) and submit to us to start the process.

Electronic Payments If you enrolled for Direct Deposit and your claim is approved, you will receive a message from our banking partner advising you when a payment is released. [To view important messages regarding your claim and any requirements, you must be registered on your My SSL Claim Portal.](#) The details of the payment are viewable in your claim portal. Sign into your account on our website, choose your current claim and “view benefit payments”. Choose the most recent benefit release date and you will see a digital version of your payment detailing the pay from and to dates, payment amounts, number of weeks/days of the benefit payment and your total weeks/days paid for that claim. **Review the Messages section of the document to see your next payment date, if it is a final payment, or any other messages in reference to your claim.**

Paper Check Your benefit payment will be sent via postal mail. The details of the payment are viewable in your [My SSL Claim Portal](#). Sign into your account on our website, choose your current claim and “view benefit payments”. Choose the most recent benefit release date and you will see a **digital** version of the payment you received. **Review the Messages section of the paper check or digital version to see your next payment date, if medical is required, if it is a final payment or any other messages in reference to your claim.**

If you have been paid for dates that you worked, call us right away. No benefits are payable for any day(s) you worked, even if it is

NY DBL Benefit Details/Rate Calculation

Maximum Duration in Weeks	Maximum % of Employee Average Weekly Wage	Waiting Period	Maximum Weekly Benefit Amount
26 Weeks	50%	7 Days	\$170.00
The maximum duration between DBL and PFL claims is 26 weeks during any 52 consecutive week period.	This is the current maximum percentage per NYS DBL Law.	Benefits begin on the 8 th day of your approved disability claim per NY DBL Law.	This is the current maximum weekly rate per NY DBL Law.

How your rate is calculated:

Your rate is 50% of your average weekly wage based on the last eight (8) weeks you worked up to the current maximum of \$170.00.

Rate Calculation Examples

Example 1:	
Sum of 8 weeks gross salary prior to claim date:	\$6,000
Employee average weekly wage:	$\$6,000/8 = \750
50% of employee average weekly wage:	$\$750 \times 0.50 = \375
DBL maximum:	\$170
The weekly DBL benefit would be:	
\$170	

Example 2:	
Sum of 8 weeks gross salary prior to claim date:	\$2,500
Employee average weekly wage:	$\$2,500/8 = \312.50
50% of employee average weekly wage:	$\$312.50 \times 0.50 = \156.25
DBL maximum:	\$170
The weekly DBL benefit would be:	
\$156.25	

DBL Denials

If your claim is denied, you will receive notification via mail that is also available on our website in your **My SSL ClaimPortal**. If you disagree with the denial, **the instructions on how to file for a review with the Workers' Compensation Board (WCB) are included with the denial**. If you have filed for a review and have questions on that process, please contact the WCB at 877-632-4996 or 800-353-3092.

Note: Do not have any sections of your claim form filled out prior to your claim date. This will delay the evaluation of your claim if we must verify information.

If you have any questions, please contact our office and our Customer Care Representatives will be happy to assist you.

Our Contact Information

Phone: 800-477-0087

Email: claims@sslicny.com

Fax: 585-398-2854