

Key Differences In Our Philosophy & Claims Adjudication Process

David Bohlken, Manager, Individual Disability Claims





Staffing/Responsibilities

Administrative support (2)

- Processing/opening new claims
- Process inbound/outbound mail
- Data entry / Vendor billing

Claim examiners (10)

- Treatment of Injury / Benefit Advancement
- Complex claims
- Non-complex adjudication



Staffing/Responsibilities

Field representatives (4)

- Ameritas employees and not a contracted vendor
- In-person visits with insureds
- Help examiners with claim adjudication – help attain required documents

Management team (3)

- Training support – onboarding/cont. education of examiners
- Claim decisioning – second/third set of eyes on claim decisions
- Collaboration – consistent meetings



Managing Claim Caseloads

Pending claims vs. open claims

- Pending claims consume most of an examiners time
- Initial phone call – initial requirements letter – build connection with the insured
- Need medical records, required forms, field visit, etc.

Complexities

- Residual disability, business overhead expense, policy exclusions



Managing Claim Caseloads

Maintenance claims

- Claims that already have been adjudicated
- Open 18 - 24 months

Claim decision support

- Financial – external CPA firms
- Medical – internal/external medical (IME / Peer Review) support



How are we Helping?

Open door policy – DI centers / agencies / agents

- Hypotheticals

Availability

- Phone / email

Look for reasons to approve a claim

- Independent medical exams / peer reviews



Sales Support and Assistance

Insurance coverage comparisons

- Ameritas vs. other carrier language

Hypothetical claim scenarios

- Phone / email / letter responses

Exclusion explanation letters

- Clarity surrounding how we handle exclusions at time of claim



2024 Claim Experiences

Example: Mr. E – survivor benefits

Example: Mr. D – cancer diagnosis – expedited benefits



Takeaways

Agents/claimants are welcome to speak to their examiner

Email – david.bohlken@ameritas.com

Team Email – disabilityclaims@ameritas.com

Upcoming DI Connect Sessions

- **Tuesday, April 15, 2025 – 11 a.m. ET – [An Introduction to the Cornerstone Product Showcase Training Program](#)**
- **Tuesday, April 22, 2025 – NO TRAINING – Easter Week**
- **Tuesday, April 29, 2025 – 11 a.m. ET – [An Introduction to Census Enroll for Guaranteed Standard Issue \(GSI\) Cases](#)**
- **Tuesday, May 6, 2025 – 11 a.m. ET – [DI Underwriting Townhall](#)**
- **Tuesday, May 13, 2025 – 11 a.m. ET – [Tackling the Business Owner Market](#)**

Disclosures

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in White Plains, New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company.

© 2025 Ameritas Mutual Holding Company

