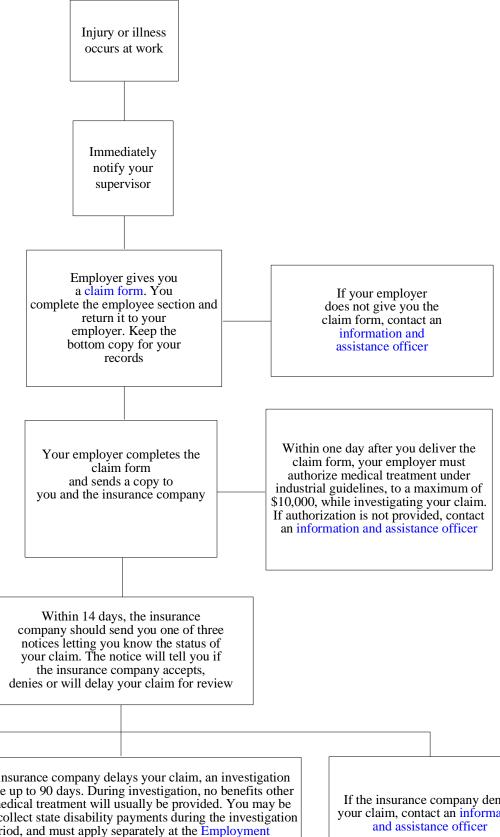
Simplified flow chart for claims process



If the insurance company accepts your claim, you will receive benefits and services

If the insurance company delays your claim, an investigation can take up to 90 days. During investigation, no benefits other than medical treatment will usually be provided. You may be able to collect state disability payments during the investigation period, and must apply separately at the Employment Development Department (EDD) office.

If you do not receive a final notice either accepting or denying your claim within 90 days, your claim will be presumed accepted. Contact an information and assistance officer

If the insurance company denies your claim, contact an information