



SECURITY MUTUAL LIFE
INSURANCE COMPANY OF NEW YORK
SECURITY MUTUAL BUILDING • 100 COURT STREET
P.O. BOX 1625 • BINGHAMTON, NY 13902-1625

[County of Saratoga New York Disability Benefits Plan](#)

Welcome to Security Mutual Life Insurance Company- Your Partner for Life!

MEMO: To the Employees of the County of Saratoga
RE: New York State Disability Plan

Dear Employees,

We are pleased to announce that effective January 1, 2015 the County of Saratoga will be providing you short term disability benefits through Security Mutual Life Insurance Company of New York.

Security Mutual Life Insurance Company is a Binghamton, New York based company that has been in the business of providing disability benefits to clients in New York for over fifty years. This year, we celebrate our 127th anniversary, marked by solid financial performance as well as outstanding customer service, and an unwavering dedication to helping customers fulfill their protection needs. We are happy to have the County of Saratoga on board, and look forward to assisting you with your disability plan.

Your Benefits at a Glance

New York State Disability (DBL) provides you with financial stability in a time of need. Should you become disabled *while not working on the job*, the 2015 benefits available are 50% of your average weekly pre-disability earnings up to a maximum of \$170 per week. This amount will be offset by any salary continuation provided to you during your disability by the County of Saratoga. Benefits begin on the 8th day of disability and may continue for up to 26 weeks.

What if I Become Disabled and Need to File a Claim?

First, contact your Human Resources Department so that they are aware of the disability. They will work with you to ensure all internal protocols are met. They will also direct you to begin the claim process with Security Mutual Life. Security Mutual provides you with several options for submitting a claim:

To submit a claim by fax: 607-773-2276

To submit a claim by email: groupclaims@smlny.com

To submit a claim by mail:

**Security Mutual Life Insurance Company
Group Disability Claims Department
100 Court Street, PO Box 1625
Binghamton, NY
13902-1625**

Employees may also call their claim manager, **Nancy Nicklaw**, directly at **(800) 927-8846 ext 7223** to begin the claim submission process. Nancy will intake an employee's information and will secure physician contact information so that we can reach out to the physician as well as the employer for their statements. A claim number will be assigned to you at the time of claim. Claim forms are available online at:

<http://www.smlny.com/benefitsforms.asp>