



## Life Insurance Claim Filing Instructions

1. Complete the Proof of Death Form and submit it along with the following attachments to the Life Insurance Service Center as soon as possible:
  - a. Insured's death certificate
  - b. Original beneficiary designation and any or all beneficiary change requests
  - c. Enrollment forms
  - d. If the beneficiary is a minor child
    - i. Birth certificate and Social Security Numbers
    - ii. Letter of Guardianship or conservatorship of the estate of the minor child
  - e. If the beneficiary is the insured's estate
    - i. Letters of Administration or Letter of Testamentary
  - f. If the beneficiary is a trust
    - i. Copies of the trust and letter of acceptance from trustee with the Trust ID number
  - g. If a designated beneficiary predeceased the insured
    - i. A copy of the beneficiary's death certificate
    - ii. Names, addresses, relationship of the insured's next of kin
2. Be sure to complete the deceased name on the top of page 2 of the claim form before the claim is faxed to our office. The fax number is 1-800-238-6239
3. The Proof of Death Form is the same for both the basic and the supplemental life and AD&D benefits
4. If the death was the result of an accident, please include police/accident report; autopsy report; newspaper article; toxicology report (this is not required if they were a passenger in a motor vehicle accident)
5. Faxes of all documents are acceptable
6. If assigning benefits to pay funeral home, the assignment form must accompany the submitted claim
7. Complete all fields on the Proof of Death form. Any field that is not completed will require follow-up from the Life Claims Analyst
8. If submitting screens shots, they must clearly show:
  - a. Date the benefit was elected
  - b. Hire date and or retirement date if applicable
  - c. Beneficiary information
  - d. Benefit amounts for the basic and/or supplemental life and AD&D coverages