Unum How to file a life insurance claim

To ensure your claim is processed accurately and as quickly as possible, please review this document to learn about the information you should gather prior to submitting a claim and what steps you should take.

FOLLOWING INFORMATION DETAILS Employee/Dependent Include initial election and current election enrollment history Copy of the Certified Death If not available, we will work with the beneficiary to obtain Certificate □ Life and Accidental Death & *Completed & signed by the Employer, including all the following fields:* Dismemberment claim form *Employee Status (FT/PT, union/non-union, salary/hourly)* Scheduled hours *Earnings as of last day worked* If the salary includes additional compensation (e.g., bonus, commission, shift differential), we will require payroll for verification Date last physically at work Reason for ceasing work Date premiums are paid through for employee or dependent Termination date, if the employee was terminated Amount of insurance being requested Note: if the benefit has been age reduced, list the reduced amount Date & amount of last change in coverage

- If dependent claim, verify if the employee was in active employment
- Contact information for the beneficiary (name, address, phone number)
- *If the beneficiary is a minor, provide contact information for the adult representative*

Beneficiary designation

FIRST, GATHER THE

- We accept original signed copies or electronic copies
- We do accept funeral home assignments signed by non-minor beneficiaries, however the amount will only be taken from the beneficiary or beneficiaries that have signed the assignment
- If the beneficiary is a minor, we cannot accept a funeral home assignment
 - The benefit is held until the minor reaches the age of majority in the state where they live
- If there is no beneficiary on file, please review your policy's provision for further guidance. You can find this under "How do you designate or change a beneficiary?"

START FILING A CLAIM

Please visit: www.unum.com

- You can file a claim electronically through our website, and upload required documents. Registration is required.
 - You can file a claim by completing the claim form manually and sending by mail, fax or email.
 - Group Life and/or Accidental Death & Dismemberment Claim Form (CL-1091)
 - Group Accidental Dismemberment Claim Form (CL-1092)
 - Group Life Accelerated Benefit Claim Form (CL-1093)
 - (New York) Group Life and/or Accidental Death Form CL-1091-NY
 - (New York) Group Accidental Dismemberment Form CL-1092-NY
 - (New York) Group Life Accelerated Benefit Form CL-1093-NY

บท่ม่ท่

_	\boldsymbol{P}
×-	-
¥-	-

It's important to us to provide you with a comprehensive description for specific provisions that may or may not apply to you. **Please review your policy for more detailed information:**

Open Enrollment vs. Annual Enrollment

- An Annual Enrollment allows an Employee to make changes to their coverage yearly according to your specific plan provisions. Review your policy for Evidence of Insurability requirements.
- An Open Enrollment allows an Employee to enroll for coverage as a late entrant or increase coverage up to the non-medical maximum without Evidence of Insurability. An Open Enrollment needs to be approved by Unum's underwriting department.

Continuity of Coverage

- Unum will continue coverage for a disabled employee or dependent that was in effect under the prior carrier on the date that plan is cancelled.
- Coverage will not be continued if the employee was eligible for the benefit under waiver of premium or any other disability extension provision under the prior carrier.

Age reduction

 Most policies contain an age reduction provision where the benefit will reduce once an insured reaches a certain age. Most often there are no further coverage increases allowed once the benefit is reduced. The coverage amount may freeze. Please review your policy for the specific reduction amount.

Dependent Child Eligibility

• Some policies require a dependent child be enrolled as a full-time student as of age 19 at an accredited school in order to remain eligible for coverage. Please review your policy's age requirement.

Delayed Effective Date

- Inactive Employment: For new coverage or increases in coverage, if an Employee is absent from work due to injury, sickness, layoff or LOA on the date the coverage would normally begin, coverage does not begin until the Employee returns to active employment.
- Totally Disabled Dependents: Coverage for a dependent does not take effect while that dependent is totally disabled. Coverage will go into effect once a dependent is no longer considered disabled.

Important: A dependent will be considered totally disabled if they are confined to a hospital or similar institution or home confined under the care of a physician on the date coverage would normally begin.

Continuing coverage

When an Employee terminates, or their coverage ends it is the Employer's responsibility to provide the Employee with instructions as to how they can continue their coverage. Please review your policy regarding Portability and Conversion options.

Domestic Partner Relationships:

• If domestic partner language is included in the contract, or if required under state law, Unum will request a domestic partner affidavit at the time of claim to confirm the relationship at time of death.

Please don't hesitate to contact us with any questions about this document:

Call **1 800-ASK-UNUM** Email **AskUnum@unum.com**

© 2019 Unum Group All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries. Insurance products are underwritten by the subsidiaries of Unum Group. FOR EMPLOYERS ONLY.