



## Life Insurance Plan: Processing Claims

### Purpose

This document outlines the life insurance claim process and tells how life insurance payments are made to beneficiaries. The document also describes how to process an employee's accidental dismemberment claim.

### Required Documentation

#### Claim Form

Prudential's "[Group Life Insurance Claim Form](#)" must be completed for death claims and for dismemberment claims.

#### Death Certificate

An original or certified copy of the Death Certificate must be obtained for all death claims. The central office of human resources serves as the office of record for this type of claim. A copy of the certificate will be retained at central office. Operating locations may retain the documentation at their discretion.

### Death Claim Process

The following table outlines the claim process for death benefits (either natural or accidental) provided under Basic Life, Optional Life, Optional Dependent Life, and Accidental Death and Dismemberment (AD&D) coverage:

Step	Who Does It	Action
1	Operating Location Benefits Administrator	Upon notification of an employee's (or covered dependent's) death, notifies the central office of human resources.
2	Operating Location Benefits Administrator	Sends the <i>original</i> or a <i>certified copy</i> of the Death Certificate to central office, if able to obtain the document.  Operating locations that input payroll send the original Research Foundation (RF) "Insurance Enrollment Form" (indicating beneficiary designation) to central office.
3	Central office of human resources	Sends to the beneficiary(ies): <ul style="list-style-type: none"> <li>a condolence letter to the employee's survivor(s) (or, in the case of a covered dependent's death, to the employee) outlining the status of their benefits and requesting the</li> </ul>

		original or certified death certificate, if not previously received from the operating location. <ul style="list-style-type: none"> <li>• A "<a href="#">Group Life Insurance Claim Form</a>."</li> </ul>	
4	Beneficiary(ies)	Completes the claim form and returns the form to central office. For accidental death claims, any available news accounts, hospital records, police records, or other related information should be attached.	
5	Central office of human resources	When the completed claim form is received, reviews the employee's insurance coverage and completes the employer's section of the claim form.	
6	Central office of human resources	Submits the application form, enrollment form, and Death Certificate (original or certified copy) to Prudential.	
7	Prudential	Reviews claim and makes determination to approve or deny the claim.	
		<b>If the claim is...</b>	<b>then Prudential...</b>
		approved	settles the claim by issuing a check for the entire lump sum to the beneficiary, unless other payment arrangements have been made.
denied	provides written notification to the beneficiary(ies) stating the reason.		

**Note:** A police or coroner's report may be required if the claim includes AD&D benefits.

### Life Insurance Settlement Options

The available life insurance settlement options are:

- One-Sum - This is the standard method of payment.
- Installment payments - each installment must be no less than \$20. Advance arrangements must be made with Prudential for this option.

### Accidental Dismemberment Claims

The table outlines the process for filing an Accidental Dismemberment Claim:

Step	Who Does It	Action
1	Injured Employee	Notifies operating location of the dismemberment.
2	Operating Location	Notifies central office.

3	Central Office	Sends dismemberment claim form to employee.
4	Employee	Completes employee section, has physician complete claim form, and returns the form to central office.
5	Central Office	Sends claim form to Prudential for claim processing.

**Note:** If an employee is unable to contact the operating and/or complete the required forms, they may be completed by the employee's designee legally acting on behalf of the employee and sent to TIAA for claim processing.

### Accelerated Death Benefit Claims

This table outlines the process for filing an Accelerated Death Claim:

Step	Who Does It	Action
1	Employee	Requests an application for accelerated life insurance benefits from the operating location.
2	Operating Location	Notifies central office.
3	Central Office	Sends a Prudential " <a href="#">Accelerated Benefit Option Claim Form - New York</a> " to the employee.
4	Employee	Completes employee sections of claim form, has physician complete claim form, and returns forms to central office.
5	Central Office	Reviews the application for accuracy and inclusion of medical records, completes the employer statement of the accelerated benefits form and forwards them on to Prudential for processing.
6	Prudential	Approves or denies the claim and notifies central office and the employee.
7	Central Office	Central office informs the operating location.

### Feedback

Was this document clear and easy to follow? Please send your feedback to [webfeedback@rfsuny.org](mailto:webfeedback@rfsuny.org).

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