



How to file a life insurance claim

For a faster and simpler claim-filing process, follow these steps to file a claim online.

While we accept claim forms by mail or fax, filing online is a seamless way to upload all the information needed at one time, helping ensure that Unum has everything to process the claim efficiently and accurately.

Starting a claim: Submitting a claim form

Online submission

You can file a claim electronically through our website and easily upload any required documents. This is the fastest and simplest way to get a claim processed.

- Visit login.unum.com
- Enter your login information to view account information
- Select the Claims tab at the top of the page and select "Claim Management" from the drop-down
- Click the "File a Life Claim" button

The interface provides a simple way to complete the required claim form and provides an opportunity to upload important supporting documents.

See page 2 for information needed to complete claim form.

If you need to file a claim manually, you can access the claim form on the iServices Admin site or MyUnum for Clients then fax or mail your documents to Unum.

- 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)

Please ensure any important supporting documents are included in your submission.

Supporting documents

Beneficiary designation

- We accept original signed copies or screenshots of your online system.
- We 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, the benefit is held until the minor reaches the age of majority in the state where they live.

Employee/dependent enrollment history

Include initial election and any changes.

Copy of the certified death certificate

If not available, we will work with the beneficiary to obtain.



For any questions, please don't hesitate to contact us at:

Call: 1 800-ASK-UNUM

Email: AskUnum@unum.com

Your step-by-step guide to online life claim submission

Step 1: Indicate the type of claim you wish to file

- **Who this is for:** an employee, an employee's dependent (spouse, domestic partner or child) or a retiree
- **What happened:** Death, Accelerated Death Benefit or Dismemberment

Step 2: Indicate employer details

This is the name and contact information for the employer representative filing the claim on behalf of the employee.

Step 3: Indicate the policyholder's information (this is your employee)

- **Personal details and address:** This is the contact information for the employee.
Note: Please do not enter partial or incorrect social security numbers during the submission.
- **Employment details:** date of hire, earnings, employment exemption status, scheduled hours per week, last day physically at work, etc.
Note: The date and reason the employee stopped working is required for accurate claim review.
- **Eligibility details:** policy division, class, date premiums paid through
Note: If there is more than one policy number, please include a note in the claim submission.

Step 4: Claim details

- **Type of claim:** the type of benefit the employee has (for themselves or for their dependent based on who the claim is for)
Note: Employer paid life is also known as basic or non-contrib coverage. Employee paid life is also known as supplemental, voluntary, contrib or additional coverage.
- **Life insurance amount:** The benefits you are claiming indicates the coverage amount you are expecting to be reviewed.
- **Dependent information:** If claim is for a dependent, provide their personal details (name, relationship, etc.).

Step 5: Beneficiaries

- Please confirm if the employee designated a beneficiary for their coverage.
Note: If there is both employer- and employee-paid coverage, confirm beneficiary for both coverages.
- If the beneficiary is a minor, please complete the legal guardian/family information section at the bottom of the page.
- If there is no beneficiary on file, please provide the contact information for the individual who reported the death to you.

Step 6: Documentation

- Please provide supporting documents for the beneficiary designation form and enrollment.
- If available, provide the certified death certificate (we will work with the family if not available).
- If applicable, please provide proof of earnings per the earnings definition in your policy (e.g., W-2, paystub verification, etc.).

Step 7: Notes

Please provide any additional information you would like us to know while reviewing the claim.

Step 8: Confirm your response

- Review and confirm claim information.
- If you need to revise any information, use the back button to move back to the appropriate point.
- Print a copy of the confirmation screen for your records, as you will **not** be able to go back and view.
- Sign and complete the claim.
- After reviewing the fraud warnings, you need to hit "I accept" in order for the claim to be filed. By accepting the claim, the claim is submitted to Unum.

Next Steps: What to do now?

After you successfully submit the claim, you'll instantly be provided with a claim number. Please use this number if you call or email with any questions.

A Unum claim specialist will review the claim and reach out to you directly for missing information.

Common policy provisions

Please see below for common policy provisions for commonly asked questions. Please review your policy for more comprehensive information around specific provisions that may or may not apply to you.

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 the Unum 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 canceled.
- 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 leave of absence (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 relationship

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.



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