

**Instructions for Filing a Group Life
(or Dependent Life) Claim—Gardner & White**



To the Administrator:

A claim for Group Life Insurance benefits should be submitted to Assurant Employee Benefits as soon as notice is received that an employee/dependent or the employee's beneficiary is eligible for benefits.

Filing of a Claim

1. Along with the Group Employer Statement and Beneficiary Statement, we will also require:
2. Certified copy of the death certificate.
3. Enrollment application and beneficiary changes.
4. If the claim is incurred in the first three months of coverage, payroll records and/or other proof of active work will be required.

If the insured's death is the direct result of an accident, accidental death benefits may be payable if the policy provides accidental death.

If accidental death claim is being filed, attach all available supporting information such as the official investigative report (police, accident, fire, FAA, OSHA), medical examiner's report or newspaper clippings.

If the insured died outside of the United States or the beneficiary is living in a foreign country, call 1.800.451.4531 to speak to a claims representative.

The Group Claim should be returned immediately to:

Gardner & White
PO Box 40948
Indianapolis, IN 46240-0948

Street address:

201 W. 103rd Street
Suite 505
Indianapolis, IN 46290

Fax number:

1.317.587.0780

If you have any questions, please call Gardner & White at 800.347.5737 and a representative will assist you.

Products and services marketed by Assurant Employee Benefits are underwritten and/or provided by Union Security Insurance Company. In this document, the terms "we," "us," "our," and the like, refer to each as applicable.

Reply to: **Gardner & White Insured Claims Department**
P.O. Box 40948 Indianapolis IN 46240-0948
T 800.347.5737 F 317.587.0780

**GARDNER
& WHITE**

This form may be used for both **employee/member** and **dependent life** insurance claims.

Group Policyholder Statement (To be completed by Employer/Plan Administrator)

Section A: Employer/Association Information

Name of Employer/Association _____

Policy number _____ Participation number _____ Account number _____

Employer address _____

Location where employed _____ STREET _____ CITY _____ STATE _____ ZIP _____

Employer telephone number _____ Fax number _____

Web site address _____

Section B: Employee/Member Information (Please complete for all claims.)

The deceased is insured as: Employee Spouse Child Member

Full name of Employee _____ LAST _____ FIRST _____ MIDDLE INITIAL _____

Social Security number _____ Date of birth _____ Date of death _____

Address _____ STREET _____ CITY _____ STATE _____ ZIP _____

Hire date _____ Date insurance effective _____ Occupation _____

Annual salary _____ Date of last salary increase _____ Hours worked per week _____

Employee pay status: Hourly Salaried Salary on last date worked: \$ _____ per Hr Wk Mo Yr

Reason for ceasing work: Disability Discharge Leave of Absence Resigned Retired

Temporary layoff Vacation Other (Please explain.) _____

Last date worked _____

Section C: Please complete for all Dependent Life Claims

Full name of deceased dependent _____ LAST _____ FIRST _____ MIDDLE INITIAL _____

Social Security number _____ Date of birth _____ Date of death _____

Dependent's marital status: Single Married Divorced Legally separated

Full-time student? Yes No

Dependent's most recent employer _____

Last date worked _____

If dependent was disabled, please provide disability date _____

If you have any questions, please call Gardner & White at 800.347.5737 and a representative will assist you.

Name of employee/member _____
LAST FIRST MIDDLE INITIAL
 Date of birth _____

Section D: Insurance Coverage/Claimed Information

| | |
|--|-----------------|
| Type(s) of insurance and amount(s) being claimed | |
| <input type="checkbox"/> Basic Term Life | \$ _____ |
| <input type="checkbox"/> Additional Contributory Life (Supplemental) | \$ _____ |
| <input type="checkbox"/> Voluntary Life | \$ _____ |
| <input type="checkbox"/> Dependent Life (Basic or Voluntary) | \$ _____ |
| <input type="checkbox"/> Accidental Death | \$ _____ |
| <input type="checkbox"/> Automobile Accident | \$ _____ |
| <input type="checkbox"/> Higher Education | \$ _____ |
| <input type="checkbox"/> Dependent Accidental Death | \$ _____ |
| <input type="checkbox"/> Other (<i>Please specify.</i>) _____ | \$ _____ |
| Total | \$ _____ |

Was evidence of insurability required on any of the coverage claimed? Yes No
 Date last premium paid _____ Was insurance in force at date of death? Yes No

Section E: Payment Information — A copy of all beneficiary designations must be provided with the claim form.

Please provide the following information about the beneficiary(ies) your records reflect. Note that if this is for dependent coverage, the beneficiary is normally the employee. If there are more than three beneficiaries, please attach a sheet with additional names and information. Please list only primary beneficiary(ies).

Is there a beneficiary dispute? Yes No

Name of Beneficiary #1 _____
 SSN/TIN* _____ Relationship to Deceased _____
 Name of Beneficiary #2 _____
 SSN/TIN* _____ Relationship to Deceased _____
 Name of Beneficiary #3 _____
 SSN/TIN* _____ Relationship to Deceased _____

*Social Security Number/Taxpayer Identification Number

Group Policyholder Statement completed by (*name of representative at employer or administrator that completed this form*)

 PLEASE PRINT

 SIGNATURE (REPRESENTATIVE OF POLICYHOLDER/EMPLOYER) DATE

 EMAIL ADDRESS

I hereby certify that the information provided on this form is complete and accurate to the best of my knowledge and I have no financial interest in this claim.

If you have any questions, please call Gardner & White at 800.347.5737 and a representative will assist you.

Beneficiary Statement—Gardner & White



To be completed by each beneficiary making claim.*
(Please print.)

| | |
|----------------------|-----------------------------|
| HOME OFFICE USE ONLY | |
| Claim # _____ | PF opening balance \$ _____ |

Employee/Member's name _____

Date of birth _____ Social Security number _____ Policy number _____

LAST FIRST MIDDLE INITIAL

Section F: Information about you, the beneficiary

Beneficiary's name _____

Beneficiary's date of birth _____

Beneficiary's Social Security/Taxpayer Identification number _____

Beneficiary's address _____

STREET CITY STATE ZIP

Daytime phone _____ Home phone _____

Email address _____

Beneficiary's relationship to Deceased _____

Is beneficiary a U.S. citizen? Yes No If "No," the appropriate IRS Form W-8 will be required.

Are Accidental Death benefits being claimed? Yes No

If "Yes," please provide any additional supporting information including police report, Medical Examiner's report and newspaper articles.

*Primary beneficiaries only, unless contingent beneficiaries wish to make a claim.

IMPORTANT TAX INFORMATION

The Federal income tax laws require us to request that you provide us with your correct Social Security Number or Taxpayer Identification Number.

Please read and complete the following information in order to comply with the Federal income tax laws.

Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct Social Security/Taxpayer Identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person.

NOTE: Certification Instructions – You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return.

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Your Signature _____ Date _____

Please print your name _____

Note: Your signature as signed above will also be used to verify your signature for ProviderFund Account Checks.

If you have any questions, please call Gardner & White at 800.347.5737 and a representative will assist you.

Name of employee/member _____
LAST FIRST MIDDLE INITIAL

Date of birth _____

Important note regarding payment of benefits: If you are a personal beneficiary whose share of the proceeds plus interest meets our requirements, a ProviderFund account (an interest-bearing account) will be opened in your name if you so choose. ProviderFund account checks will be supplied upon approval of the claim for benefits allowing you immediate access to your money. For more information, access our ProviderFund brochure at <http://www.assurantemployeebenefits.com/816/aebcom/forms/claims/k2796.pdf>.

The Benefits of Choosing a ProviderFund Account

Options: You are allowed the time you need to make important financial decisions and to decide the best options for your financial future during this critical and difficult period.

Secure: All amounts are fully protected and guaranteed by Union Security Insurance Company.

Free: You will receive unlimited free checks and monthly statements as long as your account is open.

Accessible: You may write checks for any amount over \$250 and up to your full balance at any time.

Interest: Your account earns interest the day the account opens. Interest is compounded daily and credited to your account on the 20th day of each month.

Service: You can call 800.451.4531, ext. 2802 during regular hours to speak with an Account Representative for assistance with your account. In addition, you can call a 24-hour toll-free line at 888.227.1308 for quick updates on your account.

Please choose your method of payment:

- I choose to participate in the ProviderFund Account option. The life insurance proceeds will be deposited into an interest-bearing account for my immediate use.
- I prefer to receive a lump sum check.

Section G: Authorization to Release Information / Physician Information

(Note: If insured was on an approved waiver of premium claim this does not need to be completed.)

1. Occasionally in the processing of a claim it becomes necessary for us to contact an outside source for additional information. The legal representative or next of kin of the insured should sign the authorization below to avoid us having to obtain it at a future date.

Upon presentation of the original or a photocopy of this signed authorization, I authorize any medical professional, hospital or other medical-care institution, insurance support organization, pharmacy, governmental agency, insurance company, group policyholder, employer or an agent, attorney, consumer reporting agency or independent administrator, acting on its behalf, to provide Union Security Insurance Company information concerning advice, care or treatment provided the insured named above or spouse or minor children thereof, any post-mortem examination reports including autopsy, toxicology and investigation. This may include information relating to mental illness, use of drugs or use of alcohol. I authorize any other insurance company to release policy and claim information. I also authorize any employer, group policyholder or benefit plan administrator to provide Union Security Insurance Company with financial or employment related information.

I understand that the information authorized herein will be used by Union Security Insurance Company to evaluate a claim for insurance benefits and that I or any authorized representative will receive a copy of this authorization upon request. Information obtained will not be released to any person or organization EXCEPT to reinsuring companies, or other person or organization performing business or legal services in connection with the claim. This authorization is not governed by HIPAA, however, when necessary, I may be asked to execute a HIPAA authorization form, allowing Union Security Insurance Company to use and disclose protected health information.

This authorization is valid from the date signed for the duration of the claim.

Signature _____ Date _____

If you have any questions, please call Gardner & White at 800.347.5737 and a representative will assist you.

Name of employee/member _____
LAST FIRST MIDDLE INITIAL

Date of birth _____

2. List the name and address of the employee/dependent's primary physician.

| <u>Name</u> | <u>Address</u> | <u>Phone number</u> | <u>Dates treated</u> | <u>Conditions</u> |
|-------------|----------------|---------------------|----------------------|-------------------|
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |

BENEFICIARY INSTRUCTIONS

If the insured did not name a beneficiary or if a named beneficiary has predeceased the insured:

- Forward a certified copy of the death certificate for any named beneficiary who predeceased the insured.
- Payment of the life insurance benefits will be paid in the order as specified in the policy provisions of the contract.
- The next of kin must complete a Surviving Family Statement (Form KC2181A).

If the beneficiary is the estate:

- Payment of the life insurance benefits will be made to the executor/administrator of the estate. The executor/administrator is appointed by the probate court and is responsible for managing the insured's estate. Please note that a person named as the executor/administrator in the insured's last will and testament must be appointed by the court before payment can be made.
- The executor/administrator of the estate should complete the Claimant's Statement and provide a certified copy of the Letters of Testamentary or Letters of Administration issued by the probate court. The estate Tax Identification number, (not Social Security number) is required on the Claimant's Statement.

If the beneficiary is a minor:

- In order to receive payment of life insurance proceeds, a beneficiary must be of the age of majority, as determined by the state where the beneficiary resides. In most states, the age of majority is considered to be 18 years of age.
- If the beneficiary is under 18 years of age, then the parent or guardian of the minor beneficiary should complete and sign the Claimant's Statement. The proceeds will be deposited into a blocked ProviderFund account until:
 - The minor beneficiary reaches the age of majority; alternatively,
 - Payment will be made to a court appointed guardian of the minor's estate. A guardian is appointed by the court and is responsible for managing the minor's estate. A copy of the Letters of Guardianship of the minor's estate must be forwarded to our office.

If the beneficiary is a trust:

- When a trust or trust agreement is designated as the beneficiary, a copy of the following pages of the trust must be provided: **Face page of Trust, Trustee or Successor Trustee designation, Signature Page of Trust.**

If the insured's death is a direct result of an accident, accidental death benefits may be payable if the policy provides accidental death.

- If accidental death claim is being filed, attach all available supporting information such as the official investigative report (police, accident, fire, FAA, OSHA), medical examiner's report or newspaper clippings.

If you have any questions, please call Gardner & White at 800.347.5737 and a representative will assist you.

For your protection, certain state laws require the following to appear on this form.

WARNING: Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act which is a crime and subjects such person to criminal and civil penalties.

In addition, any person who commits such a fraudulent act (or facilitates the act):

- may be prosecuted under state law (Alaska residents only).
- may be subject to fines and confinement in prison (Arkansas, California, and New Mexico residents only).
- is subject to penalties that may include imprisonment, fines, denial of insurance, and civil damages (Colorado residents only). Also, any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement of award payable from insurance proceeds shall be reported to the Colorado division of insurance within the Department of Regulatory Agencies.
- is guilty of a felony (Delaware, Idaho, Indiana, and Oklahoma residents only).
- is guilty of a felony of the third degree (Florida residents only).
- may be subject to penalties including imprisonment, fines or denial of insurance benefits (Maine residents only).
- may be found guilty of insurance fraud (Maryland residents only).
- is subject to prosecution and punishment for insurance fraud as provided in RSA638:20 (New Hampshire residents only).
- shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation (New York residents only).

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties, include imprisonment, fines, and denial of insurance benefits (Virginia residents only).

Any person who knowingly and with intent to defraud any insurance company or person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (Pennsylvania residents only).

Pursuant to Section 403(d) and Regulation 95 of the New York Insurance Law, the following statement applies to our accident and health policies only: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

If you have any questions, please call Gardner & White at 800.347.5737 and a representative will assist you.