

**Instructions for Filing a Group Life
(or Dependent Life) Claim—
Pennsylvania School Board Association**



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:

Assurant Employee Benefits
Life Benefit Center
PO Box 419876
Kansas City, MO 64141-6876

Street address:

Assurant Employee Benefits
2323 Grand Boulevard
Kansas City, MO 64108

Fax number:

1.816.881.8967

Email:

LifeClaims@assurant.com

If you have any questions, please call our Group Life Benefits Team at 800.451.4531 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.

Assurant Employee Benefits Group Life Benefits PO Box 419876 Kansas City Missouri 64141-6876
T 800.451.4531 F 816.881.8967
LifeClaims@assurant.com www.assurantemployeebenefits.com

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

To be completed by the Employer/Plan Administrator

Section A: Employer/Association Information

Name of Employer/Association _____
Policy number **16,555** Participation number _____ Account number _____
Employer address _____
Location where employed _____
STREET CITY STATE ZIP
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 _____

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**Beneficiary Statement—
Pennsylvania School Board Association**



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 _____ Policy **16,555**

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 _____
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 our Group Life Benefits Team at 800.451.4531 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 our Group Life Benefits Team at 800.451.4531 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 our Group Life Benefits Team at 800.451.4531 and a representative will assist you.