

CLAIMS

Filing a Claim

To report a death, your beneficiary should call the Pension Service Center (see “Important Contacts”). To report another loss, you should call the Insurer (see “Important Contacts”).

The Insurer (see “Important Contacts”) will send all the necessary claim forms to complete. The Insurer can answer questions about benefits and can help complete the forms.

To file a claim:

- Call to report the death or loss.
- Follow the instructions on the claim form carefully and answer all questions completely.
- Attach the death certificate, if a claim is filed for death benefits.
- Submit the required paperwork to the address printed on the form.

In addition, the following applies for **AD&D** claims:

- While a claim for accidental dismemberment benefits is pending, the Insurer (see “Important Contacts”) has the right to appoint a physician to examine you or your covered dependent as often as it may reasonably require.
- For accidental death claims, the Insurer also has the right to have an autopsy made or receive a copy of an autopsy report, where it is not forbidden by law.

The Insurer (see “Important Contacts”) evaluates all claims to determine if any benefits will be paid. If the claim is approved, payment will be made (see “How Benefits Are Paid”). If any benefits are denied, a written explanation will be sent to the claimant. If there is a question about a claim payment, you or your beneficiary(ies) may request an explanation from the Insurer.

If a claim is denied, you or your beneficiary(ies) may appeal the decision. For more information, see “Claim Procedures.”

Filing Deadlines

Generally, claims should be submitted for death benefits as soon as possible after the death occurs.

If you are filing a claim form for accidental dismemberment, you must provide the Insurer (see "Important Contacts") with:

- Written notice of the loss within 20 days after the accident causing the loss, and
- Proof of the loss within 90 days after the date of the loss.

If it is not reasonably possible to provide proof within these time frames, an extension may be granted if you (or your beneficiary) can prove you furnished the proof as soon as reasonably possible.