

CLAIM PROCEDURES FOR BENEFICIARIES

Filing a Claim

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

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

To file a claim:

- Call to report the death.
- Follow the instructions on the claim form carefully and answer all questions completely.
- Attach the death certificate, and
- Submit the required paperwork to the address printed on the form.

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. If there is a question about a claim payment, you may request an explanation from the Insurer.

If a claim is denied, you 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.

To help ensure that you, the beneficiary, receive the maximum benefit the insured was entitled to, please see “Helping Your Beneficiaries File a Claim.” This section may contain information filled out by the insured that will assist you, the beneficiary, in filing a claim for benefits.