



**LIFE CLAIM FORM**

TO AVOID DELAY OR DENIAL OF BENEFITS, PLEASE COMPLETE ALL QUESTIONS.

**TO BE COMPLETED BY THE EMPLOYER OR PLAN ADMINISTRATOR**

Group Name \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Group Policy Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Billing Location \_\_\_\_\_

Certificate Holder \_\_\_\_\_

(Employee Name or Member Name)

The Deceased is insured as: Employee \_\_\_\_ Spouse \_\_\_\_ Child \_\_\_\_ Member \_\_\_\_

1. Name of Deceased \_\_\_\_\_ State of Residence \_\_\_\_\_

2. Date of Death \_\_\_\_\_ Date of Birth \_\_\_\_\_ Age \_\_\_\_\_

3. Social Security Number or Certificate # \_\_\_\_\_ Insurance Class \_\_\_\_\_  
(Certificate Holder) (Refer to policy schedule of insurance)

4. Amount of Benefit: Life \$ \_\_\_\_\_ AD&D \$ \_\_\_\_\_ Opt. Life \$ \_\_\_\_\_ Opt. AD&D \$ \_\_\_\_\_  
Vol Life \$ \_\_\_\_\_ Vol AD&D \$ \_\_\_\_\_ Dep Life \$ \_\_\_\_\_  
Seat Belt \$ \_\_\_\_\_ Airbag \$ \_\_\_\_\_  
Repatriation (attach bill) \$ \_\_\_\_\_ Repatriation: miles from residence \_\_\_\_\_

5. Date Employed: Full Time \_\_\_\_\_ Part Time \_\_\_\_\_  
Annual Salary (if salary based) \$ \_\_\_\_\_ Date Of Last Salary Increase \_\_\_\_\_

6. Effective Date of Insurance with Jefferson Pilot Financial \_\_\_\_\_  
(Certificate Holder)

7. Date on Which the Employee Ceased Active Work \_\_\_\_\_

8. REASON FOR CEASING WORK  
 Illness (including disability leave of absence)     Leave of Absence (other than disability)     Accident  
 Quit     Dismissed     Vacation     Temporary Layoff     Retired     Deceased

9. Employee Was:     Full-time     Union     Hourly     Exempt     Commissioned  
 (Check All That Apply)     Part-time     Non-Union     Salaried     Non-Exempt  
 Other (Explain) \_\_\_\_\_

10. Average Hours Worked Per Week: \_\_\_\_\_ Occupation \_\_\_\_\_  
(Certificate Holder)

Completed by \_\_\_\_\_ Date \_\_\_\_\_

Title \_\_\_\_\_ Phone Number ( \_\_\_\_\_ ) \_\_\_\_\_

E-mail Address \_\_\_\_\_ FAX Number ( \_\_\_\_\_ ) \_\_\_\_\_





## IMPORTANT CLAIM PROCESS INFORMATION

In order to expedite the claim process, please see the following important claim process information when submitting a claim:

- Proof of Loss:

All Life Claims must be accompanied by a Certified Death Certificate, unless the claim qualifies for JET processing.

- Accidental Death Benefits:

If death resulted from anything other than Natural Causes (i.e. accident, homicide), a copy of the official investigative report (i.e. police, accident, fire, FAA, OSHA) must accompany or follow the claim. AD&D benefits cannot be paid on any claim without an investigative report regarding the Insured Person's /Dependent's death. If your Group Contract contains an Alcohol/Drug Exclusion, a Toxicology Report will be required.

- Payment Verification:

Groups should include the enrollment form, copies of any beneficiary changes, absolute assignments or funeral assignments when submitting a claim.

- Beneficiary is Deceased:

If the Primary Beneficiary is no longer living - a Certified Death Certificate must accompany the claim before payment can be made to the Contingent (secondary) Beneficiary. If the Contingent (secondary) Beneficiary is also deceased, a Certified Death Certificate will also be required in order to pay certain relatives or the Estate, according to the contract.

- Beneficiary is an Estate:

Court documents of appointment must be forwarded to Jefferson Pilot Financial Insurance Company before payment can be made to an Estate. The documents of appointment must name the Personal Representative of the Estate (also called the Executor, Executrix, Administrator or other similar title) to whom benefits can be paid.

- Beneficiary is a Trust:

If payment is to be made to a Trust, a copy of the Trust Document must be provided with the claim. Such documents must designate the Trustee to whom proceeds will be paid.

- Beneficiary is a Minor:

According to state law, a minor lacks capacity to sign a binding release of an insurance contract.

For this reason, life insurance benefits are not directly payable to a minor beneficiary. The following are options available when the beneficiary is a minor:

1. Access Account – The insurance proceeds are placed into an interest bearing account until the minor child reaches the age of majority for the state in which he/she resides. (Not all states apply)
2. UTMA (Uniform Transfer to Minors Act) – UTMA payment can be utilized providing that the benefit amount including interest is under the amount allowed for the minor beneficiary's state of residence.
3. Guardianship papers – The minor's custodian may obtain formal guardianship papers for the minor's estate. These legal guardianship documents must be obtained prior to the release of the benefit.

**FRAUD NOTICES. For your protection, certain states require that the following notices appear on this form.**

**Alaska.** A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete or misleading information may be prosecuted under state law.

**California.** For your protection California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**Colorado.** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. 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 or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**Delaware.** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

**District of Columbia.** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**Florida.** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Idaho.** Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement or claim containing any false, incomplete or misleading information is guilty of a felony.

**Indiana.** A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

**Kentucky.** Any person who knowingly and with intent to defraud any insurance company or other person files a 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.

**Louisiana.** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Minnesota.** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**New Hampshire.** Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

**New Jersey.** Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

**New Mexico.** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

**Ohio.** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Oklahoma.** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Pennsylvania.** 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 insurance act, which is a crime and subjects such person to criminal and civil penalties.

**Tennessee.** 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.

**FOR ALL OTHER STATES EXCLUDING CONNECTICUT, KANSAS, OREGON, AND VIRGINIA.** A person may be committing insurance fraud, if he or she submits an application or claim containing a false or deceptive statement with intent to defraud (or knowing that he or she is helping to defraud) an insurance company.