

Frequently Asked Questions

Group Term Life/Accidental Death & Dismemberment (AD&D) Claims

Q. How do I submit a claim to The Union Labor Life Insurance Company?

A. Please contact the Group Life Claims Department at (866) 795-0680 from 8:30 am to 4:30 pm EST Monday through Friday for instructions that are specific to you. Make sure that you have your Policy Number available when you call.

Q. Where do I find the Policy Number?

A. Your Policy Number is on your Certificate of Insurance or contact your Union's administration office.

Q. What documents do I need to file a life claim?

A. To file a life insurance claim, you need:

- A fully completed Proof of Death form;
- A certified copy of the Official Death Certificate; and
- The Insurance Certificate or Enrollment Card of the Insured, showing the beneficiary(ies). (The Union's administration office is able to provide this to you.)

Additional information may be required from for Accidental Death claims.

Q. How long does it take for the claim to be processed?

A. Once we receive all the required documents, your claim to be reviewed and processed for payment within 14 business days.

Q. Where do I mail my insurance claim?

A. Please submit your claims through your Union's administration office.

Q. May I fax or email my Life Insurance claim?

A. No. We need the original documents so we do not allow claims to be submitted via fax or email.

Q. How will I know that you received the claim that I submitted?

A. We will send you an Acknowledgement Letter within five (5) business days of receipt of your claim.

Q. Do I need to submit any additional document if the designated beneficiary is a minor?

A. If benefits are to be paid to a minor beneficiary, you will need to submit a certified copy of the court-issued *Appointment of Guardianship of Estate of a Minor*, in addition to the above mentioned documents that are required to file a life claim.

Q. Can the benefits be paid to the Estate/Trust of the deceased? What additional documents do I have to submit?

A. Yes, benefits can be paid to the Estate of the deceased, as long as the estate is the named beneficiary, next in line for succession, or there is no beneficiary designated.

You are required to submit a certified copy of the court-issued *Appointment of the Executor or Administrator of the Estate* of the deceased and a completed W-9 form.

Q. How will the life insurance benefit payment be made if there are two (2) or more beneficiaries named?

A. Depending on the instructions given by the Insured, the proceeds will be disbursed to each of the named beneficiaries by check.

Q. How do I change my beneficiary?

A. You can change your beneficiary by completing the Change of Beneficiary form, which is available at your Union's administration office. This can also be submitted through them.

Q. What is an Accelerated Life Insurance Benefit and do I have this option?

A. Accelerated Life is a benefit option where a percentage of the life insurance benefit is paid prior to the death to a covered person who has a medically documented terminal illness, or certain medical conditions that result in a drastically limited life span, or requires confinement in an eligible medical Institution, as defined in the policy, for the remainder of his or her life.

The balance of the benefit, if any, is paid to the beneficiary upon death of the covered person.

Please check your Policy if this option is available to you or call our Group Life Claims Department at (866) 795-0680 for more details.

Q. Can I continue my coverage if my group policy terminates?

A. Yes, you are entitled to convert all or a portion of the amount of insurance which has been terminated under your group policy to an individual policy.

You will not be required to submit proof of good health to convert.

Please contact the Group Life Claims Department at 866-795-0680 from 8:30 am to 4:30 pm EST Monday through Friday for more information.

Q. What is Waiver of Premium?

A. Waiver of Premium is a policy feature that allows a covered individual who becomes Totally Disabled before age 60 and ceases active employment due to the disability to continue the life insurance coverage under the group policy, without payment of premium.

Please refer to your policy for more information.

Q. How long is the Waiver of Premium in effect?

A. A Person who has applied for and received approval for Waiver of Premium may continue the life insurance coverage without payment of premium for a 12-month period.

The coverage will be extended for additional 12-months each year that the person:

1. remains Totally Disabled; and
2. submits written proof of continued Total Disability within 3 months of the anniversary of the Company's receipt of Initial Proof.

Waiver of Premium will remain in effect until the person is no longer totally disabled; or the person fails to submit written proof of continued Total Disability; or if he/she reaches the termination age as stated in the policy.