



## How to Submit a Life or Accident Death & Dismemberment Claim

### For employers and administrators

We make it easy for you to report a life or accidental death & dismemberment (AD&D) claim regarding your employees and/or their dependents. Our flexible administration allows you to report a claim with the option that's right for you. And our claim specialists help you along the way by answering your questions while quickly and efficiently processing the claim.

#### How do I report and submit a claim?

You can report a claim by mail, fax, email, over the phone, or online. The most effective and efficient way to submit a claim is via fax or email.

- Fax documents to 877.300.6770
- Email scanned documents to [claims.pghlif2@cigna.com](mailto:claims.pghlif2@cigna.com)
- Mail documents to:
  - Cigna Life & Accident Claim Services
  - P.O. Box 22328
  - Pittsburgh, PA 15222-0328
- Call toll-free 800.36.Cigna or **(800.362.4462)** between 7 am and 7 pm CST. A representative will walk you through the process
- Fill out a claim form online at [Cigna.com/customer-forms](https://www.cigna.com/customer-forms) using the following steps:
  - Select the Disability/Accident/Life/Critical Illness/Hospital Care Forms
  - Click "Submit a Life and Accidental Death & Dismemberment Claim"
  - This will bring you to the disclosure notice page
  - Review and click "Continue" at the bottom of the page
  - A pop up box will appear that says "Hit the continue button if you have read the above fraud language and wish to continue to file a claim"
  - Click "Ok"
  - Click "Submit a Life, Accidental Death and Dismemberment or Waiver Claim Online" to begin

#### When do I report the claim?

Claims should be reported as early as possible. Standard policy provisions call for the notification of claim within 31 days of the date of loss and "proof of loss" within 90 days. Once we've received all the requested information, we can begin reviewing and processing the claim.

#### What information will Cigna need to process the claim?

For claims involving death, you will need to provide:

- All beneficiary designations on file
- Assignments, court orders, or any other document that may affect payment
- Copy of the death certificate
- Enrollment forms/information/screens

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- Completed claim form which can be found online at **Cigna.com/customer-forms**:
  - Select the Disability/Accident/Life/Critical Illness Forms
  - Select the appropriate claim form (i.e. Life and Accidental Death)
  - Print the form by clicking “Click to Print” at the bottom of the last page
  - Complete the form and submit by mail, fax, or email

For AD&D insurance claims, as well as some life insurance claims, Cigna may ask for reports, such as a police or medical examiner report, if available.

### **What happens next?**

We assign the claim to a Life or AD&D Claims Specialist. If they have any questions or need additional information, such as a trust agreement, estate papers, etc., they will contact you or the beneficiary. Depending on the type of information needed, they may contact a third-party directly; if a third-party is contacted, we will notify the customer or beneficiary.

### **How long will it take to process the claim?**

After we receive all requested information, a claim decision will be available within 10 business days.

### **What happens if the claim is approved?**

- If the claim is approved, Cigna will send an approval letter to the customer or beneficiary.
  - If a beneficiary’s benefit is \$5,000 or more, and if this option is provided under your policy, we will offer a free, interest-bearing account (Cignassurance<sup>®</sup> Account) in the customer’s or beneficiary’s name. They can keep their money in the account for as long as they like, or withdraw the entire amount immediately. The benefits included with a Cignassurance account include the ability to write an unlimited number of drafts on their account, bereavement counseling, financial and legal assistance services.
  - Otherwise, a check for the approved amount will be mailed separately.
- Cigna will also notify you of the approval.

### **What happens if the claim is denied?**

- If the claim is denied, Cigna will send the customer or beneficiary a detailed letter explaining why the claim was denied, and include instructions on how to appeal the denial.
- Cigna will also notify you of the denial.

### **Who do I contact if I have questions?**

Our friendly and knowledgeable customer representatives are here to help you and answer any questions you may have regarding the claim process. Call **800.238.2125**.