

## **How to File a Life, ADB, AD&D or Waiver of Premium Claim**

- Claim Forms are located on Dearborn National Website - [www.dearbornnational.com](http://www.dearbornnational.com)
- All Claim Submission is via fax **(312-540-4706)**; mail to **P.O. Box 7070, Downers Grove, IL 60515** or online through **Benefits Manager**
- Waiver of Premium - If DNL has LTD coverage, Waiver claims are initiated through a Seamless process from LTD claims and no Waiver of Premium forms needed to initiate claim in those instances.

### **Eligibility records to establish coverage for All Claims**

- Original, photocopy or screen print of enrollment form
- Payroll records verifying annual salary at the time of death (if the benefit is based on salary)
- For voluntary benefits, proof of payroll deduction

### **For Life & AD&D Claims**

A Death claim form must be completed and submitted:

- Part 1 - Completed by Employer/Administrator
- Part 2 - Completed by the Beneficiary(ies)

The following documents must accompany the claim form:

- A copy of a certified death certificate (CDC), however for coverages **over \$25,000**, we require original CDC with a seal **(If required, we can send the Original copy back to you after verification)**
- The insured's original beneficiary designation form, as well as any changes made subsequently
- For accidental death benefits, the following must be provided as well:
  - Official completed police report
  - Proof of seatbelt/airbag use if applicable
  - Newspaper clipping(s) of accident, if applicable
  - Coroner's report, findings and/or toxicology report

### **If the beneficiary is:**

- A minor, an estate or incompetent to handle finances: provide an original court order appointing a legal representative or guardian to handle financial affairs of the beneficiary.
- Deceased: provide proof of death, a copy of the final certified death certificate and documentation of the secondary beneficiary.
- A Trust: provide documentation verifying the existence of the trust, documentation that the trust has been named the beneficiary and tax ID number of the trust.
- *If there is a known funeral home assignment, a copy of itemized statement including Tax ID is required*

Each beneficiary must complete and sign the Beneficiary/Claimant Statement. If no named beneficiary survives insured or none named, we pay the claim according to the Facility of Payment in the contract.

*Dearborn National understands the unique issues that often result from losing a loved one. To help with these challenges, Beneficiary Resource Services, is available to provide legal support, funeral planning, and grief and counseling services. Members or beneficiaries can contact them at 800-769-9187 or log on to [www.beneficiaryresource.com](http://www.beneficiaryresource.com) (Username: Dearborn National) for complimentary services.*

### **For Waiver of Premium Claims**

A Waiver of Premium Claim Form must be completed and submitted:

- Part 1 - Completed by the employer/Administrator
- Part 2 - Completed by the Insured, or if deceased, by his/her Spouse, Registered Domestic Partner or Legal Representative
- Part 3 - Completed by the Attending Physician
- Authorization for release of information, signed by Insured - If additional medical information is needed, medical records are requested and reviewed by Clinician for disability assessment
- If LTD coverage is with DNL; no need to file a waiver claim separately, seamless process between LTD and Waiver will initiate Waiver claim a month before the Waiver begin date. If there is no LTD coverage with DNL; regular claim submission for Waiver of Premium applies (STD only and Life Coverage).
- A waiver of premium claim must be filed within the required timeframe outlined in the contract (usually 12 months from the disability date)
- Premium payments must absolutely continue through the waiver of premium elimination period (Typically 6 or 9 months)
  - If termination occurs before the 6 or 9-month EP (based on your contract) is met it is critical that:
    - Conversion privileges are provided to the Employee
    - Employee converts or ports their coverage and continues to pay premiums
    - Waiver of premium determination is made and if approved, converted policy is rescinded and premium paid are refunded to the employee
- Waiver of premium benefit continues if the employee remains totally disabled and meets the policy requirements or until the policy termination date, if applicable.