





Before you Begin



FAQs & Checklists

We've streamlined the claims process into a few simple steps, and have outlined what you'll need for each one below. If you gather these items before you begin, then creating your submission should only take a few minutes.

A tracker at the top of your screen will show your progress along the way:



First, you'll provide information about you, the person submitting the claim. Usually this is the policyholder but you could be an employer or beneficiary. You will also provide information about who the claim is meant for, such as yourself, a covered spouse, or child, or a beneficiary.

■ What you'll need for this step

- Policyholder Name
- Policyholder birthdate
- Policyholder Social Security number
 - If the claim is for a spouse or child, please also include:
- Claimant's name
- Claimant's birthdate
- Claimant's Social Security number

Step 2: Insurance Info

Next, you'll identify the specific insurance coverage for which you're filing this claim. It may be helpful to review the certificate of coverage, or policy before you begin. The Certificate of Coverage is available from your human resources department or benefits administrator. If you have an individual policy, the policy documents were provided to you when your coverage was

■ What you'll need for this step

- Employer or Association name (if applicable)
- Group number (this is not required, but helpful to speed up your claim)

Step 3: Claim Details

In order to complete a review of your claim, we may ask for supporting details or proof of loss. Failure to provide the necessary supporting documentation can delay processing your claim. More details about the supporting documents you'll need is included in the FAGS & Checklists.

What you'll need for this step.

[Based on the type of claim you are submitting, here are a few examples of information you may need to provide.]

- Proof of injury and treatment received (medical records, itemized bills or admit/discharge summary)
- Accident details

Wellness/Health Screening claims

- Screening test type and date of test
- Medical provider name

Hospitalization claims:

- Itemized bill (Hospital form UB04)
- . Attending Physician's Statement of Hospital Confinement Indemity form signed by your physician.

Critical illness claims

- Medical records confirming the diagnosis of the critical Illness
- . 🔁 Attending Physician's Statement of Critical Illness / Specified Disease form signed by your physician

Step 4: Payment Options

In this step, you'll let us know if you'd prefer to receive an approved benefit via a check by mail, Electronic Funds Transfer (EFT) directly into your bank account (U.S. banks only) or ACH (foreign banks only). Life insurance claims are only paid by

Step 5: Review & Submit





















