

## Frequently Asked Questions for Group Life Death Claims

- 1. Why does the insurance company need enrollment information submitted with a death claim?**

Enrollment information is always needed if the insured person has any coverage that is contributory (in other words, the insured pays all or part of the premium). This usually includes any Supplemental, Optional or Voluntary Life coverage. The insurer needs to determine if proof of good health was required and approved at the time any contributory coverage was elected.
- 2. How do I know if I am including the correct enrollment information?**

The initial and any subsequent enrollment forms/data for contributory coverage needs to be included with the claim submission. The enrollment data must include the amounts of coverage and effective dates. This documentation may be paper enrollment forms or a screen print from a Human Resource administrative system that shows when coverages were initially elected. Beneficiary documentation is also required for all death claims.
- 3. Why is the employee's date last worked required?**

Under most of our group life insurance plans, an employee must be actively at work to be considered eligible for life insurance. By providing the date last worked, the employer is certifying that the employee was last actively at work on that date. This applies to both employee and dependent claims.
- 4. Is a certified death certificate required?**

We require a certified death certificate for all claims if the death benefit is greater than \$250,000. The certified death certificate is the official legal record of death and cannot be easily duplicated; therefore, is a deterrent to fraud. A photo copy of the death certificate is acceptable for claims that are \$250,000 or less.
- 5. Why does the insurance company need the death certificate that includes manner and cause of death?**

Cause and manner of death are required to rule out that the death was not the result of a homicide. If the death is the result of a homicide we need to verify that the beneficiary did not cause the insured's death. State laws prohibit the payment of life insurance to anyone that has caused the death of another person. Some policies also have suicide exclusions, so cause and manner of death is relevant for those claims as well.
- 6. Will the life insurance be paid if the cause of death is the result of a suicide?**

Please refer to the group certificate booklet. Many of our plans pay for any cause of death. However, some of our plans provide that if the death is the result of a suicide, benefits are not payable if the death occurs during the first or second year the insured or dependent is covered for life insurance.

**7. What are the requirements when a beneficiary is a minor?**

Life Insurance benefits cannot be paid directly to a minor beneficiary. How payment is made depends on the amount that is payable to a minor and in what state the minor resides. Some states allow benefits to be paid under the Uniform Transfers to Minors Act if the amount payable is less than a specified amount. The amount payable is state specific. If the amount payable is greater than allowed under the Uniform Transfers to Minors Act, the person having care and custody of the child will need to obtain Certified Letters of Guardianship for the Estate of the minor child. This is a court issued document and legal representation is usually required.

If the court document is not obtained, at the request of the person having care and custody of the minor child, the life insurance benefits can be held with the insurance company until the child reaches the age of majority. To hold the life insurance, we require a written request from the person having care and custody of the minor.

**8. What is required if the Estate is named as the beneficiary?**

In addition to the other required documents, some states allow benefits to be paid under a Small Estate Affidavit if the amount payable is less than a specified amount. This amount is state specific. If the amount payable is greater than allowed under the Small Estate Affidavit, we require a Certified Copy of the Letters of Administration for the Estate of the insured. This is a court issued document and legal representation may be required.

**9. What is required if a Trust is named as the beneficiary?**

In addition to the other required documents, the trustee of the Trust must complete the Trust Verification form. For more detailed information, please refer to the Trust Verification form available on our web site.

**10. What if the insured person has not named a beneficiary or the beneficiary has pre-deceased the insured person and there is no contingent beneficiary?**

In addition to the other required documents, under the Payment of Proceeds provision, the policy may provide that if there is no eligible beneficiary or if none was named, the insurer pays the life insurance in the following order: 1. Your spouse, 2. Your natural and adopted children, 3. Your parents, 4. Your estate. If the policy does not have this provision or a variation of it, the life insurance is payable to the estate of the insured.

**11. Are life insurance benefits taxable to the beneficiary?**

No, life insurance benefits are not taxable, and we do not report life insurance benefits paid to U.S. citizens. However, interest paid on death benefits is taxable and is reported to the IRS.

**12. Does the insurance company accept funeral home assignments?**

Yes, provided the funeral home assignment is submitted with the life insurance claim, it indicates the amount assigned and is signed by the named beneficiary.

**13. What is the Voya Personal Transition Account?**

The Voya Personal Transition Account acts like a checking account. If the amount of the lump sum payment is \$5,000 or more, it may be paid by setting up an Account for the beneficiary. For more detailed information, please refer to the Voya Personal Transition Account Supplemental Contract available on our web site.

**14. What happens if the insured person is divorced at the time of death and the insured's former spouse is named as the beneficiary?**

Allow the named beneficiary to file a claim. Any questions should be directed to our Life Claims Department.

**15. How long will it take to process the life insurance claim?**

Our goal is to process the life insurance claim within 5 days from the date we receive all the completed proofs to pay the life insurance claim. Additional time needs to be allowed for the mailing of the payment.

**16. Will you provide a Form 712?**

Yes, one will be provided upon request and will be prepared at the time we make the life insurance payment.