Claims Checklist & FAQ

Group Term Life Insurance (Beneficiary/Policyholder)

Ready to file a claim?

Equip yourself with helpful information and documentation before you get started.

Information you'll need:

- ☐ Employer or Group name
- ☐ Group number (optional, but can assist in the process)
- ☐ Employee/insured name
- ☐ Employee/insured birthdate
- ☐ Employee/insured Social Security Number
- ☐ If the beneficiary is not the employee, you will also need:
  - ☐ Beneficiary name
  - ☐ Beneficiary birthdate
  - ☐ Beneficiary Social Security Number

Examples of documentation you may need to gather when filing a death claim:

- ☐ You will provide:
  - ☐ Proof of Death – Claimant Statement*
  - ☐ Death Certificate**
  - ☐ Additional forms based on your case*
- ☐ Your Employer/Administrator will provide:
  - ☐ Employer Claim Form*
  - ☐ Enrollment information
  - ☐ Beneficiary Designation form

* These are forms that will be auto-generated when you start the claim online at voya.com/claims or that will be provided by the Voya Claims Center.

** Death benefits up to $100,000 do not need a death certificate to be in good order and processed if the death occurred due to natural causes. A photo-copy of the death certificate is acceptable for claims with death benefits payable of $100,000 - $500,000. We require a certified death certificate for all claims at our discretion and 100% of the time if the death benefit is greater than $500,000.

Frequently asked questions

How does the claims process begin?

It depends on the group and how the policy is administered, as well as your role in the claim:

- A beneficiary is the individual or entity designated to receive proceeds from the life coverage upon the insureds death. It is the employer's responsibility to maintain beneficiary records on behalf of employees. If no beneficiary has been designated, the "Payment of Proceeds" provision in the policy or certificate will designate how the proceeds will be payable.
- Whether you are a beneficiary who wishes to file a claim, your best first step is to reach out to the employer or group administrator. They will let you know if they need to initiate the claim, or if you can start the claim online at **voya.com/claims**.
- If the insured individual is paying premiums directly to the insurance company, claims may be started online at **voya.com/claims**.

ReliaStar LIfe Insurance Company (Minneapolis, MN) and
ReliaStar Life Insurance Company of New York (Woodbury, NY),
members of the Voya® family of companies

Is there anything I should be aware about when submitting claim documents?

- The signature on the claim forms should be typed. A handwritten signature may cause the upload to fail.
- Text typed in the signature line should only be in the color black. Please do not use other colors.
- Files must be in a .jpg, pdf or .tif format.
- When a claim is submitted on the Claims Center, the user will be shown a confirmation number on the screen following their submission to us.

How can I track my claim?

The beneficiary will need the following 3 items to track the status of a Life Insurance claim on the Voya Claims Center:

- Last 4 digits of the beneficiary's SSN
- Month/day of birth of the beneficiary
- Claim number

Will I get any communications about my claim?

Beneficiaries will receive emails to keep them updated on their claim. If a beneficiary email address is not provided with the claim submission, communications will be sent via postal mail. The following are the type of emails beneficiaries may receive:

- Received Claim: Sent to the beneficiary within 1-2 days of the claim being submitted. The purpose of this email is to provide the claim number. It will also include the confirmation number for the submission and a link to check the status of the claim or upload additional documents on the Voya Claims Center. The claim number is used for tracking the status of the Life Insurance claim.
- Missing Information: Review of the claim should be expected within 5-10 business days. If information is missing, an email will be sent to the beneficiary requesting the information and will provide a link to upload.
- Claim Decision: When a decision has been made on the claim, the beneficiary will receive an email from the Company notifying them of the status change. An Explanation of Benefits will be sent via postal mail.

What is the follow-up process when my claim is missing information?

- Each beneficiary will receive up to 3 letters and 1 phone call (if phone number provided with claim) in an attempt to gather any missing information.
- If we have still not received the information needed within 30 days of the final letter being sent via postal mail, the claim will be transitioned to Unclaimed Property.
- The final letter will include escheatment language. Escheatment is the legal process where proceeds are transferred to the State in order to process as Unclaimed Property.

Does the employer/administrator need to submit my paperwork for me?

The employer is involved in the claims process as they administer the coverage and there is information they will need to confirm or provide the insurance company such as enrollment data and beneficiary documentation. Your claims paperwork can be submitted independently from an employer, or together as one package. Submitting as one package can help the process. The claim won't be processed until all necessary documentation is received.

If I submit my paperwork separately, will you reach out to the employer/administrator to get more information?

As long as you identify the name of the employer or group in your paperwork, we will be able to reach out to them for the necessary information. If you do not provide the employer's name, we may reach out to you for it.

This was a combination of employer-paid life insurance and employee-paid supplemental life insurance. Do I need to submit two claims?

No, you will submit one claim whether it was employer-paid, supplemental, or a combination of both.

Do I need to provide a certified death certificate?
Death benefits up to $100,000 do not need a death certificate to be in good order and processed if the death occurred due to natural causes. A photo-copy of the death certificate is acceptable for claims with death benefits payable of $100,000 - $500,000. We require a certified death certificate for all claims at our discretion and 100% of the time if the death benefit is greater than $500,000.

Does the death certificate need to include manner and cause of death?
Cause and manner of death are required to rule out the death by homicide. If the death is the result of a homicide, we need to verify the beneficiary did not cause the insured's death. In addition, the coverage may have suicide or other exclusions, so cause and manner of death is relevant. For plans with accidental death benefits, the manner and cause of death may be required.

What if the beneficiary is a minor?
Life insurance benefits cannot be paid directly to a minor beneficiary. The amount of the benefit and the state where the minor beneficiary lives will both affect how they can be paid. Some states allow benefits to be paid under the Uniform Gifts to Minors Act or the Uniform Transfers to Minors Act if the death benefit amount payable to the minor is less than a specified dollar amount. The amount payable is state-specific. If the amount payable is greater than allowed under that state's Uniform Gifts to Minors Act or Uniform Transfers to Minors Act, the person having care and custody of the child will need to obtain an Order Appointing Guardian/Conservator of the estate of the minor and Certified Letters of Guardianship/Conservator ship for the estate of the minor. These are court-issued documents and legal representation is usually required to obtain them.

If the custodian of the minor beneficiary does not obtain the appropriate appointment as guardian/conservator (as appropriate to their state) of the estate of the minor within the escheatment time frame dictated by the state, the Company must escheat the unpaid death benefit to the state's Unclaimed Property division for the benefit of the minor. The minor may then claim those funds from the state once they attain age of majority in the appropriate jurisdiction. Alternatively, the custodian of the minor may claim those funds from the state's Unclaimed Property division, though most states also require the custodian to obtain court appointment as guardian/conservator of the estate of the minor prior to claiming the funds.

What if the beneficiary is an estate?
In addition to the other required documents, some states allow benefits to be paid under a Small Estate Affidavit if the death benefit 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 requirements of the appropriate jurisdiction, 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 to obtain it.

What if the beneficiary is a trust?
In addition to the other required documents, the trustee of the Trust must complete the Trust Verification form. When you start your claim at **voya.com/claims**, you will be asked if the beneficiary is a trust. If it is, this form will be automatically added to your claims package. You can also access this form in the Claim Forms Library.

What if the beneficiary is not a US citizen?
This may require additional documents, such as an IRS Form W-8. We will contact the beneficiary for more information if this applies.

What if the beneficiary is an ex-spouse?
This depends on the state. Some states automatically revoke the beneficiary designation at the time of divorce if the policyholder did not specifically make arrangements to keep the spouse beneficiary designation in place. If the beneficiary is in this situation, please call 888-238-4840, 9:00am – 6:30pm EST Monday – Friday so that we can guide you through the process.

What if no beneficiary was designated, or the beneficiary also passed and there is no other beneficiary?
This depends on the policy provisions. In addition to the other required documents, if there is a Payment of Proceeds provision, then we pay benefits in the following order: 1. Policyholder spouse, 2. Natural and adopted children, 3. Parents, 4. Estate. If that provision or a variation of it is not included, we generally pay the estate of the insured. Keep in mind that these requirements may vary by state and other regulatory requirements and will be dictated by the policy and certificate provisions.

How long does it take to review and pay the claim?
Once all of the required documents are received, our goal is to process the life insurance claim within 5-10 business days. Please allow mailing time after the review for payment to be received. You will be notified by mail within 30 days if additional review is required.

What type of payment will I receive?
The beneficiary will be able to specify how they'd like to be paid on the Proof of Death Claimant statement.

Are life insurance benefits taxable?
In general, life insurance death benefits are not taxable. We do not report life insurance benefits paid to U.S. citizens. However, interest paid on those death benefit proceeds are taxable and are reported to the IRS. We can provide an IRS Form 712, which reports the value of life insurance policies for estate tax purposes, on request. We do not provide tax or legal advice. Consult a tax, investment or other financial advisor regarding potential for tax liability.

Get started now

The fastest way to submit and monitor the status of your claim is online by scanning the QR code or visiting **voya.com/claims**

This is intended to be used for information purposes only and does not indicate eligibility for a benefit. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination.
Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the State of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. Both are members of the Voya® family of companies. Voya Employee Benefits is a division of both companies. Product availability and specific provisions may vary by state and employer's plan.

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