

How to file a group annual term life insurance death claim



For certificate holders of life insurance and their beneficiaries

- 1 Contact the sponsoring employer for the necessary claim forms and documents. Beneficiaries may also go to the Voya Claims Center at www.voya.com/claims for forms and/or to submit a claim online. For group term life insurance claims, the sponsoring employer has to provide certain types of documentation.
- 2 Complete the required paperwork and obtain a copy of the death certificate; a photo-copy of the death certificate is acceptable. Death benefits up to \$100,000 do not need a death certificate if the death occurred due to natural causes. We reserve the right to require a certified death certificate for all claims at our discretion.
- 3 The sponsoring employer is responsible for:
 - Providing a copy of the insured's enrollment documentation.
 - Maintaining and providing beneficiary information.
 - Completing the "Death Claim for Group Life Plans" form.
- 4 Once completed, signed and dated forms can be submitted along with a death certificate (if applicable) by visiting www.voya.com/claims or via U.S. mail at:
Voya Life Claims
PO Box 1548
Minneapolis, MN 55440
Note: The sponsoring employer may assist you with submitting this claim.
- 5 Our goal is to process life insurance claims within 10 days from the date we receive all the necessary completed documents in good order (all documents received, questions answered, and forms dated and necessary signatures furnished.) We reserve the right to require or to obtain further proof or information should it be deemed necessary.
- 6 You can monitor your claim's status anywhere, any time by entering the claim number on the Online Claims Center at voya.com/claims. If your claim is approved, your benefit will be paid the day following approval. For a complete description of your available benefits, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.



If you have any questions about the claim process, call **1-888-238-4840** or visit www.voya.com/claims

Group Term Life Insurance is issued and 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.

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