

# HOW TO SUBMIT A LIFE OR ACCIDENTAL DEATH AND DISMEMBERMENT CLAIM

## For employers and administrators

We make it easy for you to report a life or accidental death and dismemberment (AD&D) claim regarding your employees and/or their dependents. Our flexible administration allows you to report a claim with the option that's right for you. And our claim specialists help you along the way by answering your questions, while quickly and efficiently processing the claim.

### How do I report and submit a claim?

You can report a claim by fax, email, over the phone or mail.

- Fax documents to **877.300.6770**
- Email scanned documents to **claims.pghlif2@cigna.com**
- Call toll-free **800.36.Cigna** or (**800.362.4462**) between 7 am and 7 pm CST. A representative will walk you through the process.
- Mail documents to:  
Cigna Life & Accident Claim Services  
P.O. Box 22328  
Pittsburgh, PA 15222-0328

- Fill out a claim form online at **Cigna.com/customer-forms** using the following steps:
  - Select the Disability/Accident/Life/Critical Illness Forms
  - Click "Submit a Life and Accidental Death & Dismemberment Claim"
  - This will bring you to the disclosure notice page
  - Review and click "Continue" at the bottom of the page
  - A pop-up box will appear that says "Hit the continue button if you have read the above fraud language and wish to continue to file a claim"
  - Click "OK"
  - Click "Submit a Life, Accidental Death and Dismemberment or Waiver Claim Online" to begin

Together, all the way.®



Offered by: Connecticut General Life Insurance Company, Life Insurance Company of North America and Cigna Life Insurance Company of New York.

## When do I report the claim?

Claims should be reported as early as possible. Standard policy provisions call for the notification of claims within 31 days of the date of loss and “proof of loss” within 90 days. Once we’ve received all the requested information, we can begin reviewing and processing the claim.

## What information will Cigna need to process the claim?

### For claims involving death, you will need to provide:

- › All beneficiary designations on file
- › Assignments, court orders, or any other documents that may affect payment
- › Copy of the death certificate
- › Enrollment forms/information/screens
- › Completed claim form, which can be found online at **Cigna.com/customer-forms**
  - Select Disability/Accident/Life/Critical Illness Forms
  - Select the appropriate claim form (i.e. Life and Accidental Death)
  - Print the form by clicking “Click to Print” at the bottom of the last page
  - Complete the form and submit by fax, email or mail

**For AD&D insurance claims, as well as some life insurance claims, Cigna may ask for reports, such as a police or medical examiner report, if available.**

## What happens next?

We assign the claim to a Life or AD&D Claims Specialist. If they have any questions or need additional information, such as a trust agreement, estate papers, etc., they will contact you or the beneficiary. Depending on the type of information needed, they may contact a third-party directly; if a third-party is contacted, we will notify the customer or beneficiary.

## How long will it take to process the claim?

After we receive all requested information, a claim decision will be available within 10 business days.

## What happens if the claim is approved?

- › If the claim is approved, Cigna will send an approval letter to the customer or beneficiary.
  - The benefits included with a Cignassurance account include the ability to write an unlimited number of drafts on the account, and access to Cigna’s Life Assistance Program<sup>SM</sup> for bereavement counseling, My Secure Advantage<sup>TM</sup> financial wellness services and Healthy Rewards<sup>®</sup> health and wellness discounts.\*
- › Cigna will also notify you of the approval.

## What happens if the claim is denied?

- › If the claim is denied, Cigna will send the customer or beneficiary a detailed letter explaining why the claim was denied and instructions on how to appeal the denial.
- › Cigna will also notify you of the denial.

## Who do I contact if I have questions?

Our friendly and knowledgeable customer representatives are here to help you and answer any questions you may have regarding the claim process. Call **800.238.2125**.



\*The Cignassurance Program for beneficiaries is available to beneficiaries receiving coverage checks of \$5,000 or more from Cigna Group Insurance<sup>®</sup> Life and Personal Accident Programs. Phone and face-to-face counseling sessions must be used within one year of the date the claim is approved. Cignassurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error. Counseling, legal or financial assistance programs are not available under policies insured by Cigna Life Insurance Company of New York.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Life Insurance Company of North America, Connecticut General Life Insurance Company and Cigna Life Insurance Company of New York (New York, NY). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.