

HOW TO FILE A LIFE OR AD&D CLAIM

FOR EMPLOYERS

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BEFORE YOU FILE THE CLAIM

1. Visit [Cigna.com/customerforms](https://www.cigna.com/customerforms) to download & complete form (s) and sign.
 - › Select Disability/Accident/Life/Critical Illness Forms
 - › Select the appropriate claim form (i.e. Life and Accidental Death)
2. 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
 - › Life insurance enrollment forms for voluntary benefits
3. For AD&D insurance claims, as well as some life insurance claims, we may ask for reports, such as a police or medical examiner report, if available.

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FILE THE CLAIM

- Choose **one** of the following:
- › **EMAIL** (*preferred*) Send scanned documents to claims.pghlif2@cigna.com
 - › **BY FAX: 877.300.6770**
 - › **BY MAIL** Cigna Life & Accident Claim Services P.O. Box 22328 Pittsburgh, PA 15222-0328
 - › **BY PHONE** at **800.36.Cigna** or **(800.362.4462)** between 7 am and 7 pm CST. Prompt #4
 - › **ONLINE** at [Cigna.com/customer-forms](https://www.cigna.com/customer-forms)
 - Select Disability/Accident/Life/Critical Illness Forms
 - Click “Submit a Life and Accidental Death & Dismemberment Claim”
 - Review/approve the disclosure and fraud notice and click “Continue”
 - Click “Submit a Life, Accidental Death and Dismemberment or Waiver Claim Online”

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CLAIM REVIEW

- A Life or AD&D Claims Specialist will be assigned.
- › If they have any questions or need additional information, they will contact you or the beneficiary.
 - › After we receive all requested information, a claim decision will be available within 10 business days.

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CLAIM APPROVAL

- › If the claim is approved, we will notify you and send an approval letter to the customer or beneficiary. The benefits include:
 - Cignassurance account including the ability to write an unlimited number of drafts on the account
 - Life Assistance ProgramSM for bereavement counseling,
 - My Secure AdvantageTM financial wellness services
- › If the claim is denied, we will notify you and send the customer or beneficiary a detailed letter explaining why the claim was denied and instructions on how to appeal the denial.



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.



Our 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® 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.

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