

**EMPLOYER INFORMATION FOR SUBMITTING A LIFE CLAIM**



## Did you know employers can submit claims ONLINE?

Online claim submission through Benefits Manager is the easiest way to get the claim paid quickly. Register for Benefits Manager at [www.dearbornnational.com](http://www.dearbornnational.com).



### DearbornCares<sup>SM</sup> Advance Payment of the Life Insurance Benefit

DearbornCares provides an advance payment of up to \$10,000 per beneficiary in 48 hours\* to help cover their immediate expenses, such as funeral costs and medical bills.

- ▲ Pays up to \$10,000 per beneficiary of Employer-Paid Basic Life insurance claims
- ▲ Applies to claims with 1, 2 or 3 named beneficiaries
- ▲ Available for covered employees and retirees

**The Death Certificate is NOT REQUIRED for the advance payment.**

**Please complete Part 1 of the Life Insurance Claim Form in its entirety and include the Beneficiary Designation. Any remaining information in the checklist below must be submitted to us in order to complete the claim and receive the full payment.**

\* Pays up to \$10,000 per beneficiary (to max. of 3 beneficiaries) of Employer-Paid Basic Life insurance claims in 48 hours of Dearborn National confirming eligibility for DearbornCares. TPA Groups are not eligible for the DearbornCares program. This information is only a product highlight. DearbornCares has exclusions and limitations.

### Employer Checklist for Submitting a Life Claim:

The employer/administrator must complete the claim form as indicated and send attachments mentioned below. We will advise you if further documentation is necessary to complete the claim process.

Please submit the following documentation:

- Life Claim Form**  
Part 1 – Completed by the Employer/Administrator  
Part 2 – Completed by the Beneficiary(ies)  
Part 3 – Authorization for Release of Information to be completed by a beneficiary
- Enrollment Form**, including any beneficiary changes (original, photocopy or screen print)
- Certified copy of the Official Death Certificate** (for total coverages over \$100,000, we require an original Certified Death Certificate with a seal)
- Payroll Records** verifying the insured's annual earnings at the time of death (if the benefits are based on salary)
- If any portion of coverage is paid for by the insured, proof of payroll deduction.

For Accidental Death Benefits, provide the following:

- Official, completed police report
- Proof of seat belt/airbag use, if applicable
- Newspaper clipping(s) of accident, if applicable
- Coroner's report, findings and/or toxicology report

**Part 1: To be completed by Employer/Administrator**

Employer/Group Information			
Group Name:		Group Number:	
Subsidiary Name:		Account Number/Division:	
Group Address:	Street:		Zip:
	City:	State:	
Name and Title of Authorized Representative:			
Phone:		Email:	
Preferred Communication: <input type="checkbox"/> Email <input type="checkbox"/> Phone			

Employee Information			
Last Name:		First:	Middle:
Street:			Birth Date:
City:	State:	Zip:	Date of Death:
Phone:		Email:	
Employee SSN / ID:		Status: <input type="checkbox"/> Active <input type="checkbox"/> Retired <input type="checkbox"/> Disabled <input type="checkbox"/> Terminated	
Date of Hire:	Insurance Effective Date:	Last Day Worked:	Date Terminated:
Annual Salary:	Class:	Salary Effective Date:	
Employee's Date of Last Premium Contribution:		Hours Worked per Week:	

Deceased Information (If other than employee)			
<input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Child			
Last Name:		First:	Middle:
Birth date:	Date of Death:	SSN:	
Full-Time Student: <input type="checkbox"/> Yes <input type="checkbox"/> No	School:		
Was He/She Incapacitated and Reliant on the Employee for Financial Support: <input type="checkbox"/> Yes <input type="checkbox"/> No			

**! Be sure to include the Beneficiary Designation when submitting the Claim Form. !**

Insurance Information	
Basic Life: \$	AD&D: \$
Supplemental/Voluntary Life: \$	Supplemental/Voluntary AD&D: \$
Additional Benefits: <input type="checkbox"/> Seat Belt <input type="checkbox"/> Airbag <input type="checkbox"/> Education <input type="checkbox"/> Other:	

I certify that I have read this document and the information is accurate and complete. I understand that any person who knowingly files a statement of claim containing any false or misleading information may be subject to criminal and civil penalties.

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Signature of Authorized Employer/Plan Representative

Date

**Part 2: To be completed by Beneficiary**

If there is more than one beneficiary, each must complete a separate form. See Important Information below if beneficiary is a minor.

Beneficiary Information			
Last Name:	First:	Middle:	
Maiden Name:	Birth Date:	SSN / ID:	
Street:			
City:	State:	Zip:	Phone Number:
Email:	Relationship to Deceased:		

Deceased Information		
Last Name:	First:	Middle:
SSN / ID:	Group Number/Name:	

IRS Certification
Are you a U.S. Citizen: <input type="checkbox"/> Yes <input type="checkbox"/> No, IRS Form W-8 is required. Provide other work ID if available.
<b>Under penalty of perjury, I certify that:</b> 1. The number shown on this form is my correct Social Security/Taxpayer Identification number; and 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS notified me that I am no longer subject to backup withholding; and 3. I am a U.S. citizen or other U.S. person.
<b>Certification Instructions</b> You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because of under reporting interest or dividends on your tax return.  The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding. If you fail to certify, we may be required to withhold federal and state tax.

**! Be sure to include a certified copy of the Death Certificate for claims over \$100,000. !**

I certify that I have read this document and the information is accurate and complete. I understand that any person who knowingly files a statement of claim containing any false or misleading information may be subject to criminal and civil penalties.

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Signature of Beneficiary

Date

<p><b>IMPORTANT INFORMATION</b></p> <p>If the Beneficiary is:</p> <ul style="list-style-type: none"> <li>a. <b>A minor, an estate or incompetent to handle financial matters:</b> provide an original court order appointing a legal representative or guardian to handle the financial affairs of the minor, the estate, or the incompetent.</li> <li>b. <b>Deceased:</b> provide proof of death, a copy of the final certified death certificate, and documentation of the secondary beneficiary.</li> <li>c. <b>A trust:</b> provide documentation verifying existence of the trust, documentation that the trust has been named the beneficiary, and the tax identification number of the trust.</li> </ul> <p><b>Each beneficiary must complete and sign the Beneficiary/Claimant Statement.</b></p>
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**Part 3: Authorization for Release of Information**

(We will require a separate authorization for release of psychotherapy notes.)

I (the undersigned) authorize \_\_\_\_\_ physician, medical professional, pharmacist or other provider of health care services, hospital, clinic, other medical or medically related facility; coroner's office; insurance or reinsurance company; government agency; department of labor; law enforcement or public safety department; group policy-holder; employer; or policy or benefit plan administrator to release information from the records of:

Deceased Last Name:	First:	Middle:
SSN / ID:	Group Number/Name:	

I certify that I have read this document and the information is accurate and complete. I understand that any person who knowingly files a statement of claim containing any false or misleading information may be subject to criminal and civil penalties.

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Signature of Beneficiary

Date

**IMPORTANT INFORMATION**

**Claimant/Insured Information to be released:**

- Data or records regarding medical history, treatment, prescriptions, consultations, autopsy (including medical reports, records, charts, notes (excluding psychotherapy notes), x-rays, films or correspondence, and any medical condition(s));
- Any information regarding insurance coverage; and
- Accident report or any official investigative reports (such as police, fire, FAA, OSHA, or toxicology report).
- Information to be released to:  
Dearborn National  
P.O. Box 7070  
Downers Grove, IL 60515
- I understand that refusal to sign this Authorization may result in the denial of benefits.
- I understand the information used or disclosed may be subject to re-disclosure by the recipient and may no longer be protected by federal law.

- I understand the information obtained by use of this Authorization will be used by Dearborn National Life Insurance Company (the Company) to evaluate my claim for death benefits. The Company will only release such information:
  - To its reinsurer, or other persons or organizations performing business or legal services in connection with my claim(s); or
  - As may be required by law; or
  - As I further authorize.
- I understand that I may revoke this Authorization in writing at any time, except to the extent the Company has taken action in reliance on this Authorization. If written revocation is not received, this Authorization will be considered valid for a period of time not to exceed 24 months from the date of signature below. To initiate revocation of this Authorization, direct all correspondence to the Company at the above address.
- A photocopy of this Authorization is to be considered as valid as the original.
- I understand I am entitled to receive a copy of this signed Authorization.

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Signature (Claimant or Legal Representative)

Print Name

Date

If you are the legal representative of the Claimant, we may ask for additional documentation.

Street:	Phone Number:
City:	State: Zip:

**The laws of some states require us to furnish you with the following notice:**

**For Applications and Claims:**

**Alabama:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

**Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading material facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading material facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**District of Columbia:** WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**Florida:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Hawaii:** For your protection, Hawaii law requires you be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

**Kentucky:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**Louisiana:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Maine & Washington:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**Maryland:** Any person who knowingly and willingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**New Mexico:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

**Ohio:** Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Oklahoma:** Any person who knowingly, with intent to injure, defraud or deceive any insurer, makes a claim for the proceeds of an insurance policy containing false, incomplete or misleading information is guilty of a felony.

**Pennsylvania:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**Puerto Rico:** Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, and if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

**Rhode Island:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Tennessee:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**Virginia:** Any person who, with the intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated the state law.

**The laws of some states require us to furnish you with the following notice:****For Claims Only:**

**Alaska:** A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

**Arizona:** For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**Arkansas:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**California:** For your protection California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**Delaware:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

**Idaho:** Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement or claim containing false, incomplete, or misleading information is guilty of a felony.

**Indiana:** A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

**Minnesota:** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**New Hampshire:** Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

**New Jersey:** Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

**Texas:** Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**For Applications Only:**

**Massachusetts:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**New Jersey:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.