Claimant Checklist
Life Claim Presubmission Checklist

Employee Information
□ Employee's full name
□ Date of birth
□ Social Security Number
□ Date of death
□ Date employment began
□ Last day worked
□ Occupation/class
□ Annual earnings/salary information
□ Group policy number

Gather Required Documentation
□ Completed Life Claim Form
□ Beneficiary designation form(s) signed by the employee or proof from the electronic enrollment system
□ Documentation supporting all coverage elections, increases, decreases, and changes
□ Employee's most recent W-2 (if benefits are salary-based)
□ Submit within the timeframe required by the policy

Additional Supporting Documents (Strongly Recommended)
□ Certified death certificate

If Claim is for a Dependent Child
□ Documentation verifying full-time student status (if required under policy provisions)

If Beneficiary is a Trust or Estate
□ Trust document
□ IRS Form SS-4 verifying Tax ID Number

If Beneficiary is a Minor
□ Minor Beneficiary Questionnaire Packet
□ Guardianship documentation (if applicable)

Verify Beneficiary Information
□ All beneficiaries identified
□ Addresses complete
□ Phone numbers provided
□ Email addresses provided
□ Percentages total 100%
□ Confirm no recent beneficiary changes are missing

Before Sending
□ All sections completed
□ Signatures obtained
□ Death certificate attached
□ Beneficiary forms attached
□ Coverage election/enrollment forms attached
□ W-2 attached (if applicable)
□ Trust/Estate documents attached (if applicable)
□ Copies retained for employer records

To prevent delays, verify three things before the claim is submitted:

1. The most recent beneficiary designation is on file.
2. All coverage increase/decrease forms are included.
3. A certified death certificate is available.

These are among the most common items requested during claim review and can significantly reduce follow-up and processing delays.