

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 on their behalf, 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, by mail or on-line.

- Download a claim form if needed: nyl.com/customer-forms.
- Fax documents to: **(877) 300-6770**.
- Email scanned documents to:
Claims.Pghlif2@newyorklife.com.
- Call toll-free **(888) 842-4462** between 7:00 am and 7:00 pm CST. A representative will walk you through the process.
- Mail documents to:
New York Life Group Benefit Solutions
Life and AD&D Claim Services
P.O. Box 22328
Pittsburgh, PA 15222-0328

- Complete and submit a claim form on-line at <https://www.newyorklife.com/group-benefit-solutions/employees/group-insurance/life/submit-life-and-add-claim> using the following steps:
 - Click **Submit a Life or Accidental Death and Dismemberment Claim Online** to begin.
 - Read and agree to the state fraud warnings.
 - Follow the steps to complete the claim form.

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 New York Life Group Benefit Solutions (NYL GBS) need to process the claim?

For claims involving death, you or the beneficiary 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 nyl.com/customer-forms.

For AD&D insurance claims, as well as some life insurance claims, NYL GBS 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, NYL GBS will send an approval letter to the customer or beneficiary.
 - The benefits included with a NYL GBS Survivor Assurance account include the ability to write an unlimited number of drafts on the account, and access to NYL GBS Life Assistance Program for bereavement counseling, My Secure Advantage financial wellness services and discounts.*
- NYL GBS will also notify you of the approval.

What happens if the claim is denied?

- If the claim is denied, NYL GBS will send the customer or beneficiary a detailed letter explaining why the claim was denied and instructions on how to appeal the denial.
- NYL GBS 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 **(888) 842-4462**.

* The Survivor Assurance Program for beneficiaries is available to beneficiaries receiving coverage checks over \$5,000 from New York Life Group Benefit Solutions Life and Personal Accidental Death and Dismemberment Programs. Survivor Assurance 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 Life Insurance Company of New York.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company.

New York Life Insurance Company

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