

Claims Processing Steps – Life Insurance

Below are the basic steps to follow when you as an employer are presented with a life or accidental death claim on an insured. Your office will typically coordinate securing the necessary claim information and submitting this to Securian for processing.

General process

For employee claims, your office should have on file the most current beneficiary designation. For dependent claims, the employee is the beneficiary.

To submit notice of claim, complete the paper Notice of Death or complete an eClaim online via LifeBenefitsExtra (LBE). Along with the notice of claim, please submit screen prints verifying coverage and the current beneficiary designation you have in your office.

All claims are evaluated for the accidental death benefit automatically. Refer to your plan documents to see if this benefit is included.

Notice of death

- Complete a Notice of Death form or complete the online death notification (eClaims) and submit it to Securian.

Paper submission can be delivered to Securian as follows:

- **Email:** claimsclientservice@securian.com
 - Note, if sending via email, Securian will reply with confirmation of receipt
 - **Fax:** 651-665-7106
 - **Mail:** Claims – P.O. Box 64114, St. Paul, MN 55164-0114
- Please include the most recent beneficiary designation on file.
 - In addition, please submit a copy of all applications or a screen shot from an enrollment system verifying the coverage level elected by the employee.
 - If using eClaims, attachments can be uploaded securely.
 - Once the notice of claim is submitted, Securian will contact each designated beneficiary to complete a Beneficiary Statement. A copy of the death certificate is required.

Benefits Checks

Benefit checks will be mailed to the beneficiary/insured. Benefits are typically paid in a lump sum. Securian pays interest from the date of death to the date of payment, at the higher of the state mandated rate (if any) or their company rate.

Contact Claims

For questions on the claims process or a pending claim, please reach out to Securian at:

- **Email:** claimsclientservice@securian.com
- **Phone:** 1-888-658-0193