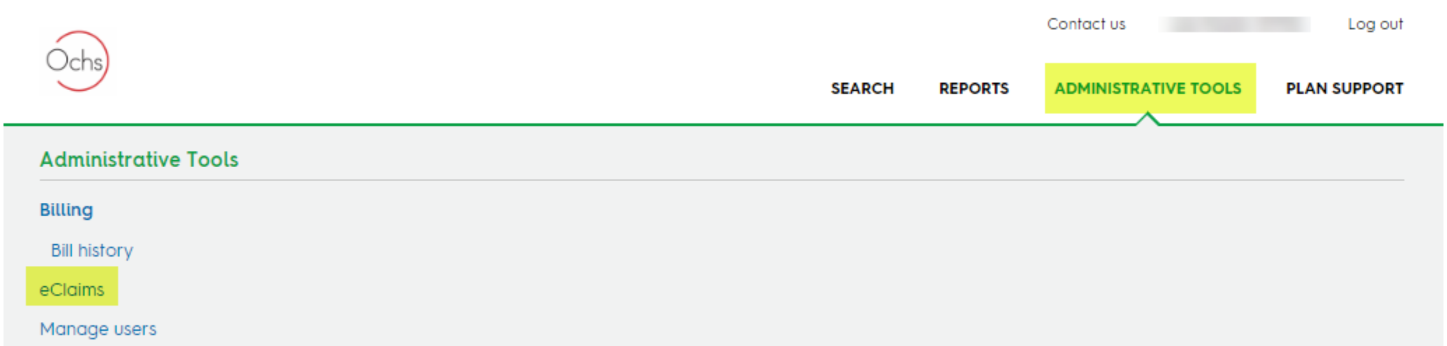
Securian eCLaims

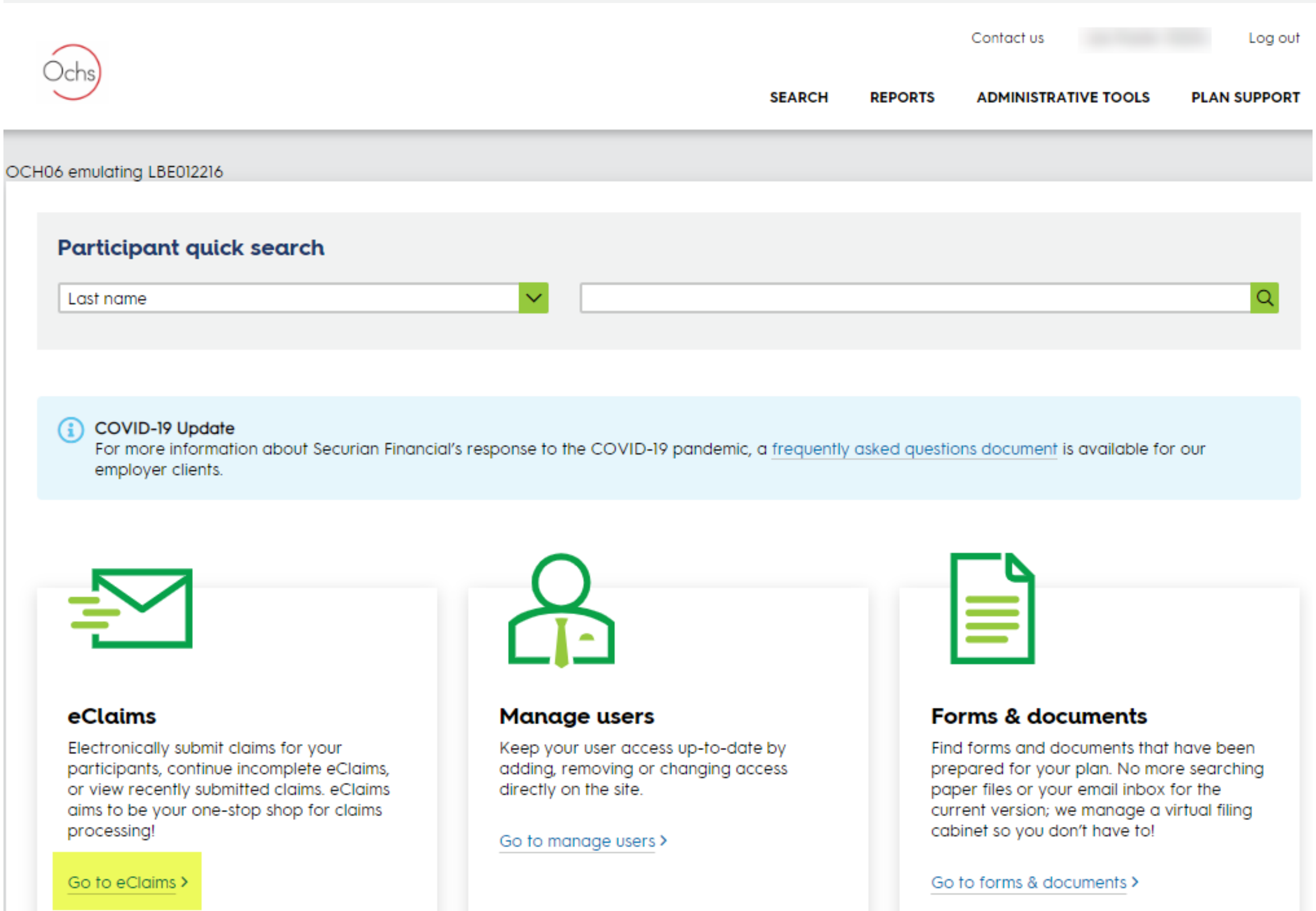
LifeBenefitsExtra (LBE)

This provides a summary of how to submit an electronic claim via eClaims.

For a demo of the Securian eClaims, visit: https://www.lifebenefits.com/lbe/demos/LBE/Eclaims1.htm

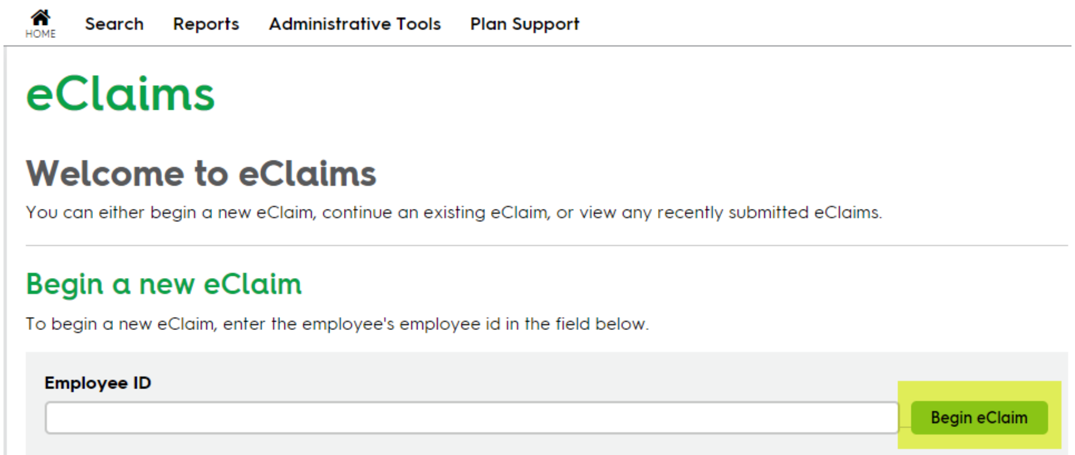
From the LBE home page, you will select “eClaims” under the “Administrative Tools” drop down or by selecting the “Go to eClaims” link





To begin an eClaim, enter the employee's unique ID (SSN or Employee ID) and select "Begin eClaim"

If Securian stores your employee's life insurance records (Home Office Administered), LBE will use the unique ID to search for any employees in their system that match the ID. If a match is found, details will be displayed on the next screen.



From here, the eClaims feature will take you step by step through the claims process. The next steps are:

Claim Type: Here you will include the type of claim you are submitting as well as choosing policy number and class.

Profile Information: Basic employee information is requested here. If you are submitting a claim for a dependent, you will also have to complete a profile page for them as well.

Coverage Profile: This page asks for coverage details. If you are Home Office Administered, you will not be asked to provide this information. Note, a coverage profile must be submitted for each type of coverage the insured has in force. To add additional coverage, select "Add another coverage" at the bottom of th ecoverage profile section. (Example, added basic life, now need to add supplemental life).

Beneficiary Detail: This page asks for beneficiary details. If Securian stores your beneficiary records, you will not be asked to provide this information. There is also a section to indicate the "Informant Profile" section. This is optional but greatly assists the claims examiner to know who notified you of the claim.

If the employee does not have a beneficiary, then the system will confirm the default designation based on your policy.

If there is a beneficiary designation, a beneficiary profile will need to be completed with the beneficiary's information.

Note, you will not need to complete this page for a dependent claim as the employee is automatically the beneficiary. Also, this will not show on the Accelerate Death Benefit or Waiver of Premium claim submissions.

Documents and Comments: On this screen, you are able to attach any other documents you have received (ie: copy of the death certificate, funeral home assignment, etc). Also, a screen shot of verification of current coverage or beneficiary designation form can be added. Comments can also be included on this page as well.

Verify: Allows you to review the claim and make any changes, if needed.

Sign and Submit: Complete this page verifying the claim submission. You will receive a confirmation that the claim has been submitted.

After a claim has been submitted, the system does not allow you to make any changes to the claim. If you need to make changes, please reach out to the Claims team directly. Their contact information is below.

You have the option to select “Complete later” button at any time if you need to pause the process. You can to pick this back up by going into the eClaims and looking under “Incomplete eClaims”

Once a claim is submitted, a claim number will be assigned within 1-2 business days.