

EMPLOYEE LIFE INSURANCE

Life insurance benefits may be payable if the Employee dies while insured under this plan. To assure prompt claims service, it is essential that all requested information be supplied when a claim is first submitted. Missing information requires additional time-consuming correspondence.

To apply for this benefit the **EMPLOYER** must:

- Complete the Death Claim Form (LB-34/H).
- Instruct the Beneficiary to provide a *certified* copy of the Certificate of Death and complete the Claimant's Statement (LB-2018/H).
- Provide all original Enrollment Forms and all change of Beneficiary requests (no photocopies).

SUBMITTING CLAIMS

Complete forms fully and accurately and submit them with all required documents to the address indicated on the claim form.

PAYMENTS

Benefit payment will be paid in the form of a check. As an alternate option, benefit payments of \$10,000 or more can be administered through a Secured Benefits Account (unless not allowed by the state statute). The Secured Benefits Account combines safety with availability. It is a free, interest-earning account that is guaranteed by Symetra Life Insurance Company. From the moment the account is opened, a competitive money market rate of interest is applied to the entire balance.

The Secured Benefit Account works much like a checking account. Beneficiaries can write a check to withdraw amounts of \$250 or more at any time, without a charge or penalty for withdrawal. This helps solve one of the hardest problems facing beneficiaries - how to manage death proceeds. Beneficiaries can take all the time they need to make financial decisions.

The reverse side of the Death Claim Form (LB-34/H) and the Claimant's Statement (LB-2018/H) provides more details.

CLAIM INQUIRIES

If your employees have questions regarding claim submissions, they may call our toll free number at 1-800-943-2107.

MINOR AS BENEFICIARY

If the named beneficiary is a minor, a Claimant's Statement (LB-2018/H) may be completed by the custodian for the minor. A Life Examiner will contact the custodian to explain payment options.

DECEASED BENEFICIARY

If the primary beneficiary is deceased, a *certified* copy of the Certificate of Death of the deceased beneficiary is required.