

How to file a life or accidental death and dismemberment claim.

For employers.



1 BEFORE YOU FILE THE CLAIM

1. Visit nyl.com/customer-forms to download and complete form(s). Click **Submit a Life, Accidental Death and Dismemberment or Waiver Claim Online** to begin.
 - Read and agree to the state fraud warnings.
 - Follow the steps to complete the claim form.
2. For claims involving death, you will need to provide:
 - All beneficiary designations on file.
 - Assignments, court orders, or any other documents that may affect payment.
 - A copy of the death certificate.
 - Life insurance enrollment forms for voluntary benefit.
3. For AD&D insurance claims, as well as some life insurance claims, we may ask for reports, such as a police or medical examiner report, if available.

2 FILE YOUR CLAIM

- Choose **one** of the following:
- Email:** (preferred) Send scanned documents to Claims.Pghlif2@newyorklife.com.
- Fax:** (877)300-6770
- Mail:**
New York Life Group Benefit Solutions (NYL GBS) Life & Accident Claim Services
P.O. Box 22328 Pittsburgh, PA 15222-0328.
- By phone:** (800) 362-4462 between 7:00 am – 7:00 pm CST. Prompt #4.
- Online:** nyl.com/customer-forms.
- Blank/fillable claim forms can be found online at nyl.com/customer-forms.**
- Download, print, complete, sign your claim form and send via fax, email or mail.

3 CLAIM REVIEW

- A life or AD&D claims specialist will be assigned:
- If they have any questions or need additional information, they will contact you or the beneficiary.
 - After we receive all requested information, a claim decision will be available within 10 business days.



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.



Our customer representatives are here to help you. Call (800)238-2125.

4 CLAIM APPROVAL

- If the claim is approved, we will notify you and send an approval letter to the beneficiary.
- The benefits include*:
- Survivor Assurance account including the ability to write an unlimited number of drafts on the account.
 - NYL GBS Life Assistance Program for bereavement counseling.
 - My Secure Advantage financial wellness services.
- If the claim is denied, we will notify you and send the beneficiary a detailed letter explaining why the claim was denied and instructions on how to appeal the denial.

*The Survivor Assurance program for beneficiaries is available to beneficiaries receiving coverage checks of \$5,000 or more from New York Life Group Benefit Solutions. Phone and face-to-face counseling sessions must be used within one year of the date the claim is approved. 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 New York Life Group Insurance Company of NY.

These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Not available in NY. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location and are not available where prohibited by law.

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