



DENTAL · VISION · LIFE · DISABILITY

LIFE INSURANCE CLAIMS FAQ

WHERE DO I SEND THE COMPLETED FORMS?

- 1.) **BY MAIL:** 2 Court Street, Suite 102, Binghamton, NY 13901
- 2.) **BY SECURE EMAIL:** groupclaims@renaissancefamily.com
- 3.) **BY SECURE FAX TO:** 607-773-2276

PLEASE RETAIN THE ORIGINAL COMPLETED FORMS IN CASE THE ELECTRONICALLY SENT FORMS ARE ILLEGIBLE

GROUP LIFE CLAIMS FAQ

HOW CAN I FIND OUT IF I AM THE BENEFICIARY ON A DECEASED EMPLOYEE'S INSURANCE?

- 1.) Contact the deceased Insureds Employer
- 2.) The Employer should maintain beneficiary designations in their records

I AM A BENEFICIARY, HOW DO I GET THE CLAIM FORMS?

- 1.) Contact the employer of the deceased Insured
- 2.) If the Employer does not have the Group Life Insurance Claim Form on hand, it may be printed from GroupClaims@RenaissanceFamily.com or the Employer may contact Renaissance for all the required forms and documentation

WHAT WILL THE BENEFICIARY NEED TO PROVIDE TO RENAISSANCE?

- 1.) A completed claim form and original death certificate are required. If possible, the original death certificate will be returned when the claim is settled
- 2.) After the initial review of the claim, the beneficiary or Employer may be contacted for additional documentation
- 3.) The completed claim form and original death certificate may be returned to the Employer or mailed directly to Renaissance

WHO MUST COMPLETE THE CLAIMANT'S STATEMENT SECTION OF THE CLAIM FORM?

Each beneficiary must complete a separate Claimant's Statement

WHO MUST COMPLETE THE CLAIMANT'S STATEMENT IF THE BENEFICIARY IS A MINOR, INCOMPETENT, TRUST, OR AN ESTATE?

The appropriate legal representative (executor, administrator, or guardian) must complete the form and must sign with their title (executor, administrator or guardian). **A copy of the legal appointment must be furnished**

IS A PHOTOCOPY OF THE DEATH CERTIFICATE ACCEPTABLE?

No, we must have an original or certified copy of the death certificate. Certified means the original document or a copy with a raised seal or original stamp. You can obtain this document from the funeral director or from the County's vital records office. We are unable to accept photocopies of the Insureds death certificate

WHAT NEEDS TO BE DONE IF THE NAMED BENEFICIARY PREDECEASED THE INSURED?

Should the primary beneficiary predecease the Insured, a photocopy of the beneficiary's death certificate must be furnished. Policy death proceeds will be paid to the contingent beneficiary, if one was named. If no living beneficiary remains, death proceeds will be paid in accordance with the terms of the policy

GROUP LIFE CLAIMS (CONTINUED):

I HAVE POWER OF ATTORNEY FOR THE BENEFICIARY. WHAT DO I NEED TO DO?

- 1.) Complete, sign and date the Claimant's Statement section of the claim form being sure to include "Power of Attorney for (insert Beneficiary's name)" after your signature
- 2.) Please include a copy of the Power of Attorney with the completed claim form and original death certificate

IF THE BENEFICIARY IS A MINOR CHILD (UNDER 18 YEARS OF AGE) IS ANYTHING ADDITIONAL REQUIRED?

- 1.) For a minor beneficiary, the Claimant's Statement is to be completed and signed by the individual who has Guardianship of the Property (Financial) of the minor
- 2.) Completed claim form is submitted to Renaissance along with an original death certificate and a copy of the court appointment of Guardianship. Please remember to include "Guardian" after your signature

ONCE I SUBMIT THE DEATH CERTIFICATE AND COMPLETED CLAIM FORM, WHEN WILL MY CLAIM BE PROCESSED?

Once reviewed a determination is made to: (1) Contact the beneficiary for additional information that may be needed, or (2) Settle the claim with the death proceeds check being issued to the beneficiary

CAN DEATH BENEFIT PROCEEDS BE ASSIGNED TO A FUNERAL HOME?

- 1.) Yes. The Beneficiary must complete the Renaissance Assignment form
- 2.) If you, as the beneficiary, were not supplied with an assignment form by the Employer, please contact the Group Claims Department by email at GroupClaims@RenaissanceFamily.com or call: 844-368-6485 Option #2
- 3.) The signature(s) on the form must be notarized
- 4.) Itemized funeral bill must be submitted with me assignment form

For Questions or Assistance Filling out Claims Forms:

Phone: 844-368-6485 (Option #2)

Email: GroupClaims@RenaissanceFamily.com



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