



## How to File a Life, Accelerated Death Benefit (ADB), Accidental Death and Dismemberment (AD&D) or Waiver of Premium Claim

- Claim Forms: [bcbsil.com/ancillary](http://bcbsil.com/ancillary)
- Claim Submission:  
Fax: 312-540-4706  
Mail to: P.O. Box 7070,  
Downers Grove, IL 60515  
Online: Benefits Manager
- **Waiver of Premium:** If you have LTD coverage with us, Waiver of Premium claims are initiated through a seamless process from LTD claims. Waiver of Premium forms are not needed to initiate the claim.

### Eligibility Records to Establish Coverage for All Claims

- Original, photocopy or screen print of enrollment form
- Payroll records verifying annual salary at the time of death (if the benefit is based on salary)
- For voluntary benefits, proof of payroll deduction

### For Life & AD&D Claims

#### A life claim form must be completed and submitted:

- Part 1: Completed by employer/administrator
- Part 2: Completed by the beneficiary(ies)

#### The following documents must accompany the claim form:

- A copy of a certified death certificate (CDC)  
(For coverage over \$100,000, we require original CDC with a seal. We can send the Original copy back to you after verification, if required)
- The insured's original beneficiary designation form, as well as any changes made subsequently
- For accidental death benefits, the following must be provided as well:
  - Official completed police report
  - Proof of seatbelt/airbag use, if applicable
  - Newspaper clipping(s) of accident, if applicable
  - Coroner's report, findings and/or toxicology report

#### If the beneficiary is:

- **A minor, an estate or an individual who is incompetent to handle finances:** Provide an original court order appointing a legal representative or guardian to handle financial affairs of the beneficiary.
- **Deceased:** Provide proof of death, a copy of the final certified death certificate and documentation of the secondary beneficiary.
- **A Trust:** Provide documentation verifying the existence of the trust, documentation that the trust has been named the beneficiary and tax ID number of the trust.
- If there is a known funeral home assignment, a copy of itemized statement including Tax ID is required

Each beneficiary must complete and sign the Beneficiary/Claimant Statement. If no named beneficiary survives the insured or none named, we pay the claim according to the Facility of Payment Provision in the certificate.

#### For Waiver of Premium Claims

A Waiver of Premium Claim Form must be completed and submitted:

- Part 1: Completed by the employer/administrator
- Part 2: Completed by the insured, or if deceased, by his/her spouse, registered domestic partner or legal representative
- Part 3: Completed by the attending physician
- Authorization for release of information, signed by insured—If additional medical information is needed, medical records are requested and reviewed by clinician for disability assessment
- If LTD coverage is with us there is no need to file a separate waiver or premium claim. A seamless process will initiate the waiver claim a month before the waiver begin date. If there is no LTD coverage with us, regular claim submission for waiver of premium applies (STD only and Life coverage).
- A waiver of premium claim must be filed within the required timeframe outlined in the certificate (usually 12 months from the date of disability)
- Premium payments must absolutely continue through the waiver of premium elimination period (typically 6 or 9 months)
  - If termination occurs before the 6 or 9-month elimination period (based on your certificate) is met it is critical that:
    - Conversion privileges are provided to the employee
    - Employee converts or ports their coverage and continues to pay premiums
    - Waiver of premium determination is made. If approved, the converted policy is rescinded and premium paid are refunded to the employee
- Waiver of premium benefit continues if the employee remains totally disabled and meets the policy requirements or until the policy termination date, if applicable.

### Beneficiary Resource Services™

800-769-9187

[BeneficiaryResource.com](http://BeneficiaryResource.com)

Username: beneficiary

We understand the unique issues that often result from losing a loved one. To help with these challenges, Beneficiary Resource Services is available to members and beneficiaries at no cost to provide legal support, funeral planning, and grief and counseling services.

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