

File employee life claims online — anytime



Secure & easy access:

- Short and simple process that saves time
- Convenient access, day or night
- Website security to safeguard personal data



Our online claims service is part of our commitment to help make the process easier for you. Unum has developed a secure and easy way for you to submit employee claims online. Our web services are simple to use and offer 24-hour access — allowing you to file a claim at your convenience. This is one more way we fulfill our commitment to provide you with prompt service.

To get started, follow these directions, illustrated by screenshots directly from the site:





Claim submission

Our secure site helps eliminate delays and confusion. Here are a few main features:

Access and download supplemental forms.

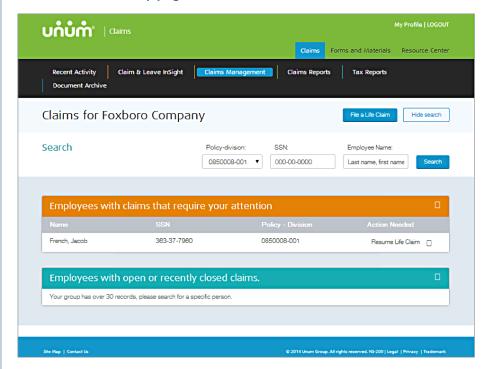
File a claim

paper-free, 24 hours a day, 7 days a week.

Upload

documents from your computer.

Your online summary page



What's the timeframe for an employee life insurance claim?

Day 1 starts...

As soon as you hit Submit — when filing a claim online.

Within 24 hours...

We will send a letter to the named beneficiaries notifying them of the Life Planning Financial & Legal Resources available to them. The claim will be assigned to a life benefits specialist.

By Day 5...

Unum will either make a decision on the claim — or the life benefits specialist will contact the beneficiaries to notify them of the status of the claim. Unum may request additional information, such as a certified death certificate. We will typically make a benefit determination on life insurance claims within five days.

After Day 5...

The life benefits specialist will provide written updates on the claim status at least every 30 days until a benefit determination is made. Benefit determinations on Accidental Death & Dismemberment claims often take longer. Unum will typically make a decision on AD&D claims within 60 days.



Have additional questions? Please call us at 1-800-Ask-Unum Monday-Friday, 8 a.m. to 8 p.m. ET.