CIGNA Group Insurance
P.O. Box 22328
Pittsburgh, PA 15222-0328
1-800-238-2125 Toll Free

Group/Association - Proof of Loss
Life Insurance
Accidental Death Insurance

CIGNA Group Insurance
Life • Accident • Disability

Connecticut General Life Insurance Company
Life Insurance Company of North America
CIGNA Life Insurance Company of New York
Great-West Healthcare Administered by CIGNA

LMS-613500 Rev. 11/2010

FRAUD WARNING: Any person who, knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; or (2) conceals for the purpose of misleading, information concerning any material fact thereto, commits a fraudulent insurance act. For residents of the following states, please see the last page of this form: ***California, Colorado, District of Columbia, Florida, Kentucky, Maryland, Minnesota, New Jersey, New York, Oregon, Pennsylvania, Rhode Island, Tennessee, Texas or Virginia.***

INSTRUCTIONS FOR FILING A CLAIM

THIS FORM IS FOR LIFE INSURANCE OR ACCIDENTAL DEATH PROCEEDS ONLY. COMPLETE THE FORM ACCORDING TO THE INSTRUCTIONS, TO AVOID DELAY OR RETURN OF THE FORM.

To The Employer/Administrator:
A. Submit completed form to your assigned Claim Office with a certified Death Certificate and Beneficiary Designation.
B. If claiming voluntary or employee-paid benefits, include enrollment information for the current year and the previous two years (if available).

SECTION TO BE COMPLETED BY THE EMPLOYER/ADMINISTRATOR FOR EMPLOYEE AND DEPENDENT BENEFITS

Name of Employee/Insured *(Last Name) (First Name) (Middle Initial)* | Date of Birth | Social Security No. | Sex ☐ M ☐ F

Address *(Street) (City) (State) (Zip Code)*

Insured's Marital Status
☐ Single ☐ Married ☐ Widow/Widower ☐ Separated ☐ Divorced ☐ Domestic Partner Relationship ☐ Civil Union

Policy Number(s) | Occupation | Was insurance issued on the basis of a statement of physical condition? *(If yes, attach copy)* ☐ Yes ☐ No

Check all of the boxes that apply to the Employee/Member's employment/membership status and job classification. Hrs./Wk. _____
☐ Active ☐ Exempt ☐ Management ☐ Supervisory ☐ Union Local # _____ ☐ Salaried ☐ Full-time
☐ Retired ☐ Non-Exempt ☐ Non-Management ☐ Non-Supervisory ☐ Non-Union ☐ Hourly ☐ Part-time

Basic Annual Earnings | Effective Date of Earnings | Employee's Division/Location

Amount of Insurance
Basic: Supp: AD&D (Please complete only if claiming AD&D Benefits):

Date Hired/Member of Assoc. | Effective Date of Insurance | Date Last Worked | Date of Death | Premium Paid Through Date

Percentage of Insured's Contribution Toward Premium
Basic: _____ % Voluntary: _____ %

Insured's Contributions Were Made on
☐ Pre-tax or ☐ Post-tax Basis

Has an assignment been taken? (If so please attach.) ☐ Yes ☐ No

Was the above Considered an Employee/Association Member until his/her Date of Death? ☐ Yes ☐ No If No, Please Explain

Was the above actively at work until the date of the Dependent's death? ☐ Yes ☐ No
If No, indicate reason below.

If the Employee was not actively at work immediately prior to his/her death or Dependent's death, what was the reason?
☐ Disability (STD) ☐ Paid Leave of Absence ☐ FMLA ☐ Temporary Layoff ☐ Resigned ☐ Other:
☐ Disability (LTD) ☐ Unpaid Leave of Absence ☐ Vacation ☐ Sabbatical ☐ Discharged _____

Was coverage still in effect through the Date of Death?
If Not, Please Explain

Is there a Beneficiary Designation on file for this Employee/Member?
☐ Yes ☐ No
Please provide the most recent beneficiary designation with the claim.

TO BE COMPLETED IF CLAIM IS FOR DEPENDENT BENEFITS

Name of Dependent *(Last Name) (First Name) (Middle Initial)* | Date of Birth | Social Security No. | Sex ☐ M ☐ F

Relationship to Employee/Association Member | Amount of Dependent Insurance Basic: _____ Voluntary: _____ | Dependent's Occupation

Was the Dependent Totally Disabled? ☐ Yes ☐ No | If yes, Date Disability Began | Dependent's Last Day Worked

Dependent's Employer | Dependent's Employer's Telephone Number | Is Child ☐ Full-time student ☐ Part-time student

Name & Address of School *(Street) (City) (State) (Zip Code)* | School Telephone Number

EMPLOYER'S/ADMINISTRATOR'S CERTIFICATION

Name of Employer/Association | Email Address

Address *(Street) City (State) (Zip)* | Telephone Number

This is to certify that the facts as indicated on this form are true to the best of my knowledge and belief.

Signature | Title | Date

TO BE COMPLETED IF CLAIM IS FOR ACCIDENTAL DEATH BENEFITS

Where and How Did the Accident Happen? Please Describe in Detail	Date and Time of Accident

SECTION TO BE COMPLETED BY THE BENEFICIARY

Name of Beneficiary *(Last Name)* *(First Name)* *(Middle Initial)*	Date of Birth	Social Security No.	Sex ☐ M ☐ F

Address *(Street)* *(City)* *(State)* *(Zip Code)*	Relationship to Deceased	Daytime Telephone No.

Email Address

Name and Address of Legal Guardian if Beneficiary is A Minor

Did the Deceased Have Other Insurance Coverage? ☐ Yes ☐ No	Type of Insurance	Policy Number(s)

Identify Insurance Carrier(s)

During the past 3 years, did the deceased use any form of tobacco product?

☐ Yes ☐ No

Please List Any Hospital, Clinics or Physicians That Treated the Deceased During the Past 5 Years.

Name	Complete Address	Treatment Period

I certify that the foregoing information is true, correct and complete to the best of my knowledge.

Beneficiary Signature _____ Date _____

CIGNAssurance® Program

If your insurance benefit is $5,000 or more, CIGNA will automatically open a free, interest-bearing account in your name. This account, called the CIGNAssurance® Program, is a safe, secure place to keep your proceeds while you decide how to best use them. A supply of personalized drafts will be mailed to you, once your claim has been approved. You can take all or part of the money out of the account simply by writing a draft. You may write an unlimited number of drafts, in any amount, at any time. Any amount that remains in the account will continue to earn interest at competitive rates. Both your principal and any interest you earn are guaranteed by the insurance company. You will receive a quarterly statement for your CIGNAssurance® account, which will detail your account balance, interest earned, drafts cleared, and current interest rate. Drafts are cleared through a draft account at State Street Bank. This account is not insured by the Federal Deposit Insurance Corporation or any 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. If your life insurance benefit is less than $5,000, CIGNA will send you a check for the total benefit amount.

I understand that if my benefit is at least $5,000, I will receive a CIGNAssurance® Account. If I wish to receive my proceeds as a lump sum payment, I may simply write a draft for the total amount of the account.

Signature* _____ Date _____

*Please sign as you would sign on a check, as signature may be used for draft verification.

The issuance of this blank is not the admission of the existence of any insurance nor does it recognize the validity of any claim and is without prejudice to the company's legal rights in the premises.

Disclosure Authorization

CIGNA Group Insurance
Life • Accident • Disability

Life Insurance Company of North America
Connecticut General Life Insurance Company
CIGNA Life Insurance Company of New York
Great-West Healthcare Administered by CIGNA

Deceased's Name:_____ **Deceased's Date of Birth:** _____

NOTE: This authorization is designed to comply with HIPAA and relates to information necessary to administer coverage and services under your employer's employee health and welfare plan(s) ("the Plan") and similar or coordinating governmental benefits. You are not required to sign the authorization, but if you do not, the Plan, insurers or other providers of services or coverage under the Plan may not be able to process your request for Plan benefits, coverage or services.

AUTHORIZATION

I authorize any physician, medical professional or other health care provider, hospital or other medical facility; pharmacy; health plan; rehabilitation professional; vocational evaluator; employee assistance plan; insurance company, reinsurer, health maintenance organization, third party administrator, broker or other insurance service provider, or similar entity; the Medical Information Bureau; the Association of Life Insurance Companies, which operates the Health Claims Index and the Disability Income Record System; government organization or agency, including the Social Security Administration; financial institution, accountant or tax preparer; consumer reporting agency; and employer or group policyholder that has information about my health, financial, earnings or employment history, or other insurance claims and benefits to provide access to or copies of this information to the Plan and to any individual or entity who provides services to or insurance benefits on behalf of the Plan, including but not limited to the requesting company(ies) named below ("Company"). To the extent I may be eligible for governmental benefits similar to or that coordinate with those available to me under the Plan, I also authorize disclosure of information necessary to apply for or determine my eligibility for such benefits to the relevant government agency and/or vendor providing application assistance.

Information about my health may relate to any disorder of the immune system including but not limited to HIV and AIDS; use of drugs or alcohol; and mental and physical history, condition, advice or treatment, but does not include psychotherapy notes.

I understand that any information obtained with this authorization will be used for evaluating and administering my coverage, including any claim for benefits, or otherwise providing services related to or on behalf of the Plan, which may include, but is not limited to assisting me in returning to work and Plan administration. With respect to governmental benefits similar to or that coordinate with benefits available to me under the Plan, I understand that the information will be used to help determine my eligibility for any such benefits and may include assisting me in applying for the benefits. I understand that the information disclosed under this authorization is subject to redisclosure and may no longer be protected by certain federal regulations governing the privacy of health information, although it will continue to be protected by other applicable privacy laws and regulations.

For any claim for insurance benefits, this authorization is valid for the shorter of 24 months or the duration of my claim. For all other permitted disclosures, this authorization is valid for one (1) year from the date below. I am entitled to a copy of this authorization and a photographic or electronic copy of it is as valid as the original.

I understand that I do not have to give this authorization. If I choose not to give the authorization - or if I later revoke - I understand that the Plan, insurers, or other providers of services or benefits related to the Plan who rely on this authorization may not be able to evaluate or administer my request for Plan benefits, coverage or services and that my request for Plan benefits, coverage or services may be denied as a result. I may revoke this authorization by sending written notice to the Claim Manager handling my claim.

_____ _____

(Claimant's Signature) (Date Signed)

_____ _____

(Print Name) (Date of Birth)

I signed on behalf of the claimant as _____ (indicate relationship). If Power of Attorney Designee, Guardian, or Conservator, please attach a copy of the document granting authority.

Company Names: Life Insurance Company of North America, CIGNA Life Insurance Company of New York, CIGNA Worldwide Insurance Company, Great-West Life & Annuity Insurance Company, First Great-West Life & Annuity Insurance Company, New England Life Insurance Company, Alta Health & Life Insurance Company and Connecticut General Life Insurance Company.

IMPORTANT CLAIM NOTICE

California Residents: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado Residents: It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

District of Columbia Residents: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida Residents: Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Kentucky Residents: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maryland Residents: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Minnesota Residents: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New York Residents: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed $5000 and the stated value of the claim for each such violation.

Oregon Residents: Any person who knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; or, (2) conceals for the purpose of misleading, information concerning any material fact, may have committed a fraudulent insurance act.

Pennsylvania Residents: Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Rhode Island Residents: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Tennessee Residents: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Texas Residents: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Virginia Residents: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits application or files a claim containing a false or deceptive statement may have violated state law.