

Life Claims

IMPORTANT INFORMATION ABOUT DEATH CERTIFICATES

Prudential will accept a copy or a clear facsimile of a death certificate (in lieu of a certified death certificate) under certain circumstances. A copy or facsimile is acceptable when:

- The aggregate face amount of group term life coverage is \$50,000 or less;
- The insured died within the last 6 months in the United States or Canada;
- Benefits are not assigned to a funeral home;
- The manner of death is other than homicide, accident, or pending investigation;
- The beneficiary will provide his or her Social Security Number, or, in case of an estate, the Tax Identification Number; and,
- The beneficiary is not deceased, divorced from the insured, a business, or a non-resident alien.

SUBMITTING BASIC TERM LIFE, OPTIONAL TERM LIFE OR DEPENDENT TERM LIFE CLAIMS

To ensure fast, accurate claim payment, always send completed forms and the required supporting documents.

If no beneficiary is designated or if beneficiary records have been lost or

To pay claims quickly and accurately, Prudential needs certain information. Please be sure to include all of the items listed when submitting a life claim. Section seven explains how to obtain forms.

Employee Death Claims (Basic and/or Optional Term Life)

- Completed **Group Life Insurance Claim Form**.
- Certified death certificate (a copy or facsimile may be acceptable).
- All beneficiary records, including the current beneficiary designation and any previous designations.
- All current and prior enrollment forms or enrollment confirmation showing the employee's coverage elections.

destroyed, Prudential will pay claims following our preference beneficiary method. See "Beneficiary Designations for Life Coverage" for details.

If the deceased dependent was the employee's beneficiary, the employee should designate a new beneficiary as soon as possible.

- The beneficiary's Social Security Number (for individuals) or Taxpayer Identification Number (for trusts, charities, corporations, or partnerships).
- Supporting papers, such as guardianship papers, estate papers, or accidental death notification.
- If unusual circumstances surround the death or the claim, include details in a letter to Prudential.

Dependent Death Claims (Dependent Term Life)

- Completed **Group Life Insurance Claim Form**.
- Certified death certificate (a copy or facsimile may be acceptable).
- The employee's enrollment form or enrollment confirmation showing optional Dependent Term Life was elected through the Group Contract.
- The employee's Social Security Number.
- If unusual circumstances surround the death or the claim, include details in a letter to Prudential.

Send Group Life Insurance Claim forms and supporting documents to:

The Prudential Insurance Company of America
Group Life Claims Division
P.O. Box 8517
Philadelphia, PA 19101

Phone: (800) 524-0542
Fax: (800) 778-4797 and (800) 277-3564

Send overnight mail to:

The Prudential Insurance Company of America
Group Life Claims Division
2101 Welsh Road
Dresher, PA 19125

If you fax any forms or supporting documents, please send the original documents by mail. The original certified death certificate is not required provided the criteria mentioned in "Important Information About Death Certificates" has been met.

When a Group Life Claim Manager needs more claim information, you will receive a faxed request along with a special "Returnable Form Cover Sheet." Always fax the information back to us using the Returnable Form Cover Sheet. New technology will systematically match your newly faxed information with the claim in our system. This fax number (1-888-227-6764) should only be used when faxing

requested documents. This fax number is not for initial claim submissions.

SPECIAL BENEFICIARY SITUATIONS

For information about Prudential's preference beneficiary method, see "Beneficiary Designations for Life Coverage."

- **If the beneficiary is deceased**, you should submit the beneficiary's death certificate along with information about the contingent beneficiary (secondary beneficiary) or the insured's estate.
- **If the beneficiary is an estate**, you should submit a certified copy of the court order appointing an executor/administrator and the Taxpayer Identification Number for the estate.
- **If the beneficiary is a minor or incompetent**, you should submit a copy of the court order appointing a guardian/conservator for the minor or incompetent beneficiary.
- **If the insurance was assigned**, you should submit a copy of the assignment and beneficiary designation. The assignment should be signed by the insured and show the Group Contract number, the amount of the assignment, the insured's name and the insured's Social Security Number.
 - For gift assignments made to **individuals or trusts**, submit beneficiary designations made by the assignee.
 - For **viatical assignments**, contact your Account Manager for assistance.
- **If there are other unusual circumstances** (i.e., someone other than a beneficiary claims benefits, the beneficiary is involved with the insured's death, or both the insured and beneficiary die at the same time), do not make any commitment to pay benefits. Instead, please provide full details to Prudential for review.

FACILITIES OF PAYMENT PROVISION

Your Group Contract may include a Facility of Payment Provision. **If a person incurs expenses related to an employee's burial**, this provision allows Prudential to pay the person back, up to a specified amount. This provision does not require the consent of the beneficiary, and Prudential will not seek approval from the beneficiary.

If a claim is made under the Facility of Payment Provision, please submit a bill for the employee's funeral expenses along with a **Group Life Insurance Claim Form**. If the bill has not been paid, but someone has assumed responsibility for the charges, Prudential will pay that person and the mortuary when we receive the bill.

Payments made under the Facility of Payment Provision are different from payments made to mortuaries as assignees.

Send Facility of Payment Provision claims to:

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Philadelphia, PA 19101

Phone: (800) 524-0542

Fax: (800) 778-4797 and (800) 277-3564

Send overnight mail to:

The Prudential Insurance Company of America
Group Life Claims Division
2101 Welsh Road
Dresher, PA 19025

If you fax any forms or supporting documents, please send the original documents by mail.

SUBMITTING LIVING BENEFIT OPTION CLAIMS

New York residents use different Living Benefit Option forms, which are available from your Account Manager.

Some Living Benefit Option provisions may vary by state. Check your Group Contract for details.

Employee Living Benefit Option Claims

If a terminally ill employee with a limited life expectancy wishes to use the Living Benefit Option:

1. Complete the Group Policyholder's Statement on the **Living Benefit Option Claim Form** and give it to the employee. If the employee is a resident of New York, a different claim form is used. Your Account Manager can provide you with the correct form.
2. The employee and attending physician should complete the other parts of the form and return it to your office.
3. Review the form to make sure it's complete and send it to:
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Group Life Claims Division
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Philadelphia, PA 19101

Phone: (800) 524-0542

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Important Reminders

- The Living Benefit Option may not be used if the employee previously assigned coverage.
- The employee must elect this option voluntarily. Prudential will deny the claim if the employee is required to exercise the option by law or another government agency.
- The beneficiary's consent is not required when employees submit Living Benefit Option claims.
- The life insurance death benefit will be reduced by the amount paid under the Living Benefit Option.

PROCESSING TIMES FOR LIFE CLAIMS

Complete death claims are key to fast, efficient processing.

Prudential's goal is to pay 95% of complete, non-complicated death claims within five business days. If we need additional information, we will request it within five business days of receiving the claim. Prudential will follow up with the claimant after a reasonable period of time, usually 30 days, if we do not receive the additional information.

IMPORTANT INFORMATION ABOUT TAX LAW

Neither Prudential nor its representatives can give tax advice. Please consult your tax advisor.

Under the tax law, certain employee benefits must be provided on a basis that does not discriminate in favor of highly compensated employees in order to be excluded from their income. Prudential does not conduct non-discrimination testing as required by the Internal Revenue code or any other applicable laws. Please consult with your attorney or other financial advisor.

STATE TAX REQUIREMENTS FOR LIFE BENEFITS

Under certain conditions, some states require a **Tax Waiver, Tax Notice, Tax Receipt** or a **Consent to Transfer form** before life insurance benefits can be paid.

New Hampshire

A Tax Notice is required if:

- Life insurance benefits are payable to an executor or administrator of the employee's estate; or,
- The executor or administrator is not a resident of New Hampshire.

Ohio

A Tax Consent form must be obtained prior to payment if:

- The estate is the payee; and,
- The amount payable is more than \$25,000.

Puerto Rico

A Tax Receipt is required if:

- A beneficiary receives benefits more than \$5,000; or,
- A beneficiary receives more than 40% of the total benefits.

FEDERAL TAX REQUIREMENTS FOR LIFE BENEFITS

There are no federal tax release requirements to satisfy before paying group life insurance claims. However, if a beneficiary resides outside of the United States, certain federal tax regulations may require completion of additional tax forms and the payment may be subject to a specified tax withholding rate. In addition, federal law prohibits insurance companies from sending death benefit payments to residents of certain countries identified by the U.S. Department of Treasury.

IRS Form 712

You may receive a request for Form 712, an Internal Revenue Service form that may be needed when filing the Federal Estate Tax Return. The request may come from the beneficiary, the executor/administrator of the estate, or an attorney. Please notify Prudential when you receive the request. Prudential will prepare the form and mail it directly to the requester.

INTEREST REPORTING REQUIREMENTS FOR LIFE BENEFITS

Prudential will pay delayed claim interest in accordance with state regulations and will not pay it where it is not required by law. This may impact the amount of interest paid and the start date from which the interest will begin to accrue. Prudential will report interest paid on IRS Form 1099-NT when reporting minimums are met.