

## **Death Claim Process Higher Education Agencies**

### **If the decedent is an employee:**

An Agency Benefits Coordinator (ABC) has two options in which they can notify Benefits Administration of an employee's death. The ABC may contact our service center by phone or by submitting a Zendesk ticket.

Once our office has been notified of the employee's death, an analyst will advise the ABC that all of the following documentation must be submitted to begin the death claim process:

1. It is not necessary to submit an Insurance Cancel Request form if the decedent is an employee. The agency must enter the termination in Edison with the reason code "death". The effective date must be the date of death.
2. Notice of Death – ABC should complete sections 1, 2, and 4. Do not sign under the policy holder's representative/title section; Benefits Administration will complete this section of the form. This form is necessary to Minnesota Life as it provide proof of the employee's last day of work.
3. Beneficiary Designee – This form is necessary to notify Minnesota Life who the beneficiary of the policy is.
4. Beneficiary Statement – This form designates how the beneficiary wants to be paid, either by check or direct deposit.
5. Death Certificate – This does not have to be an original; our office will accept a copy. If the cause of death was an accident, then an accident report should also be provided.

Once the ABC collects all of the above items, please upload all of these items together via Zendesk or fax the information to Benefits Administration. Upon receipt of all required items, our office will file an electronic e-claim to Minnesota Life for processing.

Minnesota Life will contact the beneficiary to outline the next steps in the process, provide contact information, and answer questions and provide resources that the beneficiary may need. Standard processing time for a death claim is 4 to 6 weeks once the claim has been filed.

The ABC should key the date of death in Job Data and use action "Termination" and reason "X-Benefits Employee Death." This action will terminate benefits in Edison.

\*If the beneficiary is a minor, guardianship paperwork for the minor beneficiary OR documentation of a bank account set up under the Tennessee Uniform Transfer to Minors Act must be sent to Benefits Administration with the other death claim paperwork.

\*\**Voluntary Accidental & Dismemberment* coverage is a product of Minnesota Life. If the employee has this coverage, Benefits Administration will initiate the processing of this claim on behalf of the employee/beneficiary if the death is due to an accident.

\*\*\**Optional Term Life* is also a product of Minnesota Life. If the employee has this benefit, Benefits Administration will notify Minnesota Life so that the claim for this policy will also be initiated.

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**If the decedent is a dependent:**

An Agency Benefits Coordinator (ABC) has two options in which they can notify Benefits Administration of a dependent's death. The ABC may contact our service center by phone or by submitting a Zendesk ticket.

Once our office has been notified of the employee's death, an analyst will advise the ABC that all of the following documentation must be submitted to begin the death claim process:

1. Insurance Cancel Request form - Check death in Part 2. The employee does not have to sign this form, but the ABC does.
2. Notice of Death – ABC should complete section 1, 3, and 4. Do not sign under the policy holder's representative/title section; Benefits Administration will complete this section of the form. This form is necessary to Minnesota Life as this form provides proof of the employee's last day of work.
3. Beneficiary Statement – This form designates how the beneficiary wants to be paid, either by check or direct deposit.
4. Death Certificate – This does not have to be an original; our office will accept a copy. If the cause of death was an accident, then an accident report should also be provided.

Once the ABC collects all of the above items, please upload all of these items together via Zendesk or fax the information to Benefits Administration. Upon receipt of all required items, our office will file an electronic e-claim to Minnesota Life for processing.

Minnesota Life will contact the beneficiary to outline the next steps in the process, provide contact information, and answer questions and provide resources that the beneficiary may need. Standard processing time for a death claim is 4 to 6 weeks once the claim has been filed.

**\*\**Voluntary Accidental & Dismemberment*** coverage is a product of Minnesota Life. If the employee has this coverage for the dependent, Benefits Administration will initiate the processing of this claim on behalf of the employee if the death is due to an accident.

**\*\*\**Optional Term Life*** is also a product of Minnesota Life. If the employee has this coverage for the dependent, Benefits Administration will notify Minnesota Life so that the claim for this policy will also be initiated.