

# How to file a life or accidental death and dismemberment claim.

## For employers.



### 1 BEFORE YOU FILE THE CLAIM

1. Visit [nyl.com/customer-forms](https://nyl.com/customer-forms) to download and complete form(s). Click **Submit a Life, Accidental Death and Dismemberment or Waiver Claim Online** to begin.
  - Read and agree to the state fraud warnings.
  - Follow the steps to complete the claim form.
2. For claims involving death, you will need to provide:
  - All beneficiary designations on file.
  - Assignments, court orders, or any other documents that may affect payment.
  - A copy of the death certificate.
  - Life insurance enrollment forms for voluntary benefit.
3. For AD&D insurance claims, as well as some life insurance claims, we may ask for reports, such as a police or medical examiner report, if available.

### 2 FILE YOUR CLAIM

Choose **one** of the following:

**Fax: (877)300-6770**

**Mail:**

New York Life Group Benefit Solutions (NYL GBS) Life & Accident Claim Services  
P.O. Box 22328 Pittsburgh, PA 15222-0328.

**By phone: (800) 362-4462**

between 7:00 am – 7:00 pm CST.

**Online: [nyl.com/customer-forms](https://nyl.com/customer-forms).**

**Blank/fillable claim forms can be found online at [nyl.com/customer-forms](https://nyl.com/customer-forms).**

- Download, print, complete, sign your claim form and send via fax, email or mail.
- Email: (preferred) Send scanned documents to: [claims.pghlif2@newyorklife.com](mailto:claims.pghlif2@newyorklife.com).

### 3 CLAIM REVIEW

A life or AD&D claims specialist will be assigned:

- If they have any questions or need additional information, they will contact you or the beneficiary.
- After we receive all requested information, a claim decision will be available within 10 business days.



**Claims should be reported as early as possible. Standard policy provisions call for the notification of claims within 31 days of the date of loss and “proof of loss” within 90 days.**



**Our customer representatives are here to help you. Call (800) 362-4462.**

### 4 CLAIM APPROVAL

If the claim is approved, we will notify you and send an approval letter to the beneficiary.

- If the claim is denied, we will notify you and send the beneficiary a detailed letter explaining why the claim was denied and instructions on how to appeal the denial.

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