Guardian

Beneficiary guide to file a claim

Guardian will be here for you in the unfortunate event that you lose a loved one. As it's never an easy time, we've designed our Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance claims process to be as simple as possible. Please use the following steps as your guide.

1 Complete the claim submission form

- Go to Guardian Forms and Claims or go to guardianlife.com and click "File a Claim"
- Select "Benefits through an Employer" and follow the onscreen prompts to download a Group Life Insurance claim form (GG-42).
- Section 4 of the form must be completed and signed by the named beneficiary/claimant.
- The remainder of the form must be completed and signed by the employer before submitting.
- AD&D claim forms will also require a physician's signature.



2 Gather the required documentation

- The fully completed **claim form** (planholder and claimant sections).
- A certified copy of the **death certificate** with a seal. Photocopies are usually acceptable, but in certain circumstances Guardian may request an original certified death certificate. You will be notified in the event that we require an original certified death certificate.
- A copy or printout of the **member's elections and beneficiary designation.** This information should be provided by the employer (planholder).
  - If the elections were not completed with Guardian, we can accept one from the prior carrier.
  - If the elections were made online, we can accept a printed PDF or screenshot from the employer's (planholder) system.
  - Additional information from the employer may be needed to confirm eligibility.
- If death is due to an accident, Guardian will need **proof of loss.** We will attempt to obtain it on the claimant's behalf, but often the claimant can obtain it sooner than us. Examples of acceptable proof of loss are:
  - Police/incident report
  - Autopsy/medical examiner/coroner reports with toxicology including any narrative, summary and investigative reports
  - Prescription drug/pharmacy records, if there's evidence of prescription drug use
- If life insurance proceeds should be sent to a funeral home, obtain a funeral home assignment form from the funeral home, and submit it with your completed documents.

3 Claim submission methods

Once the form is completed, send it to Guardian along with the required claim documents using one of the methods listed below.

Online: Click here and follow the onscreen instructions to securely submit your claim. Online claim submission is one of the most efficient and secure ways to submit a claim.

Email: Group_Life_Claims@glic.com

Mail:
Guardian Life Insurance Company
Attn: Group Life Claims
PO Box 14334
Lexington, KY 40512

Fax: 610-807-8266

What to expect after a claim is submitted

- We will notify you when we receive your claim.
- A life claims case manager will be assigned to start the initial review, which normally takes 5-7 business days.
- If any additional information is required, the case manager will contact the employer (planholder) and/or claimant.
- The case manager will provide periodic updates via phone, email, and/or mail until a decision is made.

If claim is approved

- The claimant will select their payment option, and we'll send the payment, payment letter, and Explanation of Benefits (EOB) detailing what was paid.
- If the beneficiary is a minor, benefits can be paid to the guardian of his or her estate (proof of guardianship is needed) or held until the minor reaches the age of majority.
- If a funeral home assignment form was submitted, the life insurance proceeds will be deducted from the beneficiary's portion who completed the assignment (excluding a minor beneficiary).

If a claim is denied

- The claimant will receive a detailed letter explaining the reason for the denial, along with the appeal rights and instructions on how to file an appeal.

Support available to you

- If you or any of your household members need support on the passing of a loved one, the ComPsych GuidanceResources Beneficiary Advocate program provides services at no cost for up to one year following the submission of a group life claim.
- Support can be regarding emotional health issues, along with family, legal, and financial matters, including funeral and estate planning guidance.
- To access the program, go to guidanceresources.com and enter Web ID: GuardianCare or call 855-262-7876, 24 hours a day, 7 days a week.

Guardian is here to help. For more information or questions contact us at 800-525-4542. Guardian representatives are available to help you Monday through Friday, 8 am to 8 pm ET.

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

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