



# PROCESSING DEATH CLAIMS WITH



**At Companion Life Insurance Company, our death claims process is designed with you and your family in mind.**

## OUR DEATH CLAIMS PROCESS:

1. Notify the Companion Life Claims Department at [CompanionClaims@CompanionLife.net](mailto:CompanionClaims@CompanionLife.net).
2. Obtain a claim form from [MyOnlineBenefit.com](http://MyOnlineBenefit.com), to be completed by both the claimant and the employer.

The following must be provided:

- The Original Certified (raised seal) death certificate must be mailed.
  - Original enrollment and additional enrollment with beneficiary changes.
  - Payroll records for the last three months before the last day of work.\*
  - For accidental death claims, copies of the accident report, investigating officer's report, and coroner's report, including toxicology results, are needed.
3. Funeral home assignments are also accepted with a copy of the funeral home bill.
  4. Companion Life will notify the claimant when the claim is paid via mail.
  5. Mail all documents to Companion Life Insurance Company, P.O. Box 1535, Dubuque, IA 52004-1535.

## THINGS TO KEEP IN MIND

1. Any benefit due after the death of an insured employee will be paid to the beneficiary designated by the insured. If the insured employee has no living beneficiary, Companion Life may provide benefits to their spouse, child(ren), parent(s), sibling(s), or executors and administrators, respectively.
  2. Dependent death claims are submitted on the same form as an employee death claim. The employee's enrollment form and original certified (raised seal) copy of the death certificate are needed, the employee's payroll records for the last three months worked, funeral home assignment along with a funeral bill are also accepted. The insured employee is the designated beneficiary.
  3. Death claims on groups with salary-based benefits will be adjudicated using the latest reported salary; salary updates are not permitted.
- Dependent Death Claim must be mailed to Companion Life Insurance Company, P.O. Box 1535, Dubuque, IA 52004-1535.
  - The insured employee is the designated beneficiary for this benefit.

**Questions? Contact Companion Life**  
**877-676-5789 or [CompanionClaims@companionlife.net](mailto:CompanionClaims@companionlife.net)**

[Companion Life Insurance Company](#) | [P.O. Box 100102](#) | [Columbia, SC 29202-3102](#) | [800-753-0404](#) |  
[Fax: 800-836-5433](#) | [CompanionLife.com](http://CompanionLife.com)

\*Special provisions may apply if approved during initial enrollment of group. If payroll is not available, submit a Schedule K-1 or personal tax returns for the last two years. An employer statement indicating the employee's normal schedule is also required.

Companion Life is not liable for any payment unless written notice of a valid claim is received. Payment made on behalf of a minor is conditional upon receipt of original probate court document (with raised seal,) naming a Guardian or Conservator of the minor beneficiary's estate. In community property states, the spouse may be entitled to 50% of proceeds, unless waived.