

Filing a life insurance claim

At OneAmerica FinancialSM we strive to provide a positive service experience as we help you support your employees and their beneficiaries and exchange necessary information. Your employee can feel at ease knowing we have a roadmap of what needs to be done to help their loved ones receive payment for qualified claims.

Initiating a claim

A claim for life insurance purchased through a participating employer group must be submitted by an authorized representative of the employer on behalf of a beneficiary.

In the event of the loss of a loved one, the beneficiary must contact the employer to initiate the claim process. The claim should be filed as soon as a certified death certificate is issued or no later than one year from the date of death of the deceased.

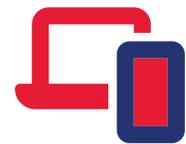
Preparing for the claim

The following information is needed in preparation to begin the claim filing process.

- The deceased's personal information; name, date of birth, date of death and the certified death certificate
- The beneficiary's personal information; name, address, telephone number and email address
- Copy of each beneficiary designation signed by the employee or copy of the beneficiary designation from an electronic enrollment system
- If applicable, all forms requesting or changing group life insurance coverage
- Employee's most recent W-2 if salary is based on W-2

Options for filing a claim

We streamlined and simplified our online claim submission process to create a guided form experience which eliminates guesswork and removes the extra steps needed with paper forms.



Visit [Employee Benefits Life Claims \(oneamerica.com\)](https://oneamerica.com/employee-benefits-life-claims) to complete and submit your life insurance claim form online.

Other filing options* include:

- **Email:** Submit your completed life insurance claim form to lifeclaims.employeebenefits@oneamerica.com
- **Fax:** Complete and fax your life insurance claim form to **317-285-7663**
- **Mail:** Send your life insurance claim form to:
American United Life Insurance Company,
Group Life Claims Department,
PO Box 7106,
Indianapolis, IN 46207-7106

* Life claim forms are available on [OneAmerica Financial Employee Benefits - Forms \(oneamerica.com\)](https://oneamerica.com/employee-benefits-forms) in the Life section.



The claims journey

Upon receipt of a claim, OneAmerica Financial will communicate directly with the employer and beneficiary, advising if additional claim requirements are necessary and providing an update on the claim status.

Claim status may also be checked by calling a OneAmerica Financial Claim Representative or emailing the claims department at lifecclaims.employeebenefits@oneamerica.com.

Our goal is to complete processing of the claim as quickly as possible after receipt of all claim requirements. This typically occurs within five (5) business days.

Note: OneAmerica Financial is the marketing name for the companies of OneAmerica Financial. Products issued and underwritten by American United Life Insurance Company®, Indianapolis, IN, a OneAmerica Financial company. • Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice.

Resources

Visit [Employee Benefits Life Claims \(oneamerica.com\)](https://oneamerica.com/employee-benefits-life-claims) to access:

- Our Online Guided Claim Form
- Frequently Asked Questions
- The OneAmerica Financial Guide to Managing Life After Loss: A roadmap for items to consider and the process for taking care of what needs to happen following a loss.

Contact a claims representative at **800-553-3522**. Representatives are available Monday through Friday between the hours of 8 a.m. to 5 p.m. ET.