

Designating a beneficiary for Accident, Critical Illness and Hospital Insurance

Exploring common questions

Designate a beneficiary

Selecting a beneficiary for your supplemental health benefits helps ensure your loved ones receive the benefits of your policies if something happens to you. Here are some common questions that may come up during the process.

How do I designate a beneficiary?

You designate your beneficiary when enrolling in your benefits. You can choose both a primary and a secondary beneficiary and can choose minors as well as estates and/or trusts.

It's important to keep your beneficiary designation current and you can modify them whenever you need. To make changes or updates, ask your employer for a beneficiary designation form.

Can I name myself as beneficiary?

No. If you do this, payment will default to your estate.

Can I name an estate or trust as a beneficiary?

Yes. Please list the full legal name of the estate/trust.

Can I name a funeral home or other organization as a beneficiary?

Yes, you can name a funeral home as a beneficiary. You may also name an organization other than your employer, such as a charitable or religious organization.

Filing a claim

If you or a covered family member pass away from a covered loss, a claim needs to be initiated to receive the benefits from your Accident, Critical Illness and/or Hospital policies.

How is the claim filed?

If you pass away, your employer or your family can file a claim on your behalf. If need be, Unum will contact your beneficiaries to gain more information or necessary documents. This process can be done by phone or by mailing or faxing a claim form to the contact information below.

For instances where one of your covered family members passes away, you can file the claim online through MyUnum, by phone or by mailing/faxing a claim form to the contact information below. Talk to your employer about obtaining a claim form. If needed, Unum will get in touch with you.



Claims contact information

Unum Benefits Center
PO BOX 100158
Columbia, SC 29202-3158

Phone: 1-800-635-5597

Fax: 800-447-2498

How do you send a death certificate to Unum?

A beneficiary can send a copy of the death certificate by mail or fax to the Unum Benefits Center (see above). If a finalized death certificate isn't available at time of filing, a beneficiary may provide the pending or working copy for us to review. If we do need the finalized version, we'll reach out and let the beneficiary know.

How long does it take to make a claim decision?

Once we receive the necessary information, we'll review the claim within five business days and come to a decision if one can be made at that time.

If something more is needed, we'll reach out to the beneficiary within that same timeframe. We'll continue to keep the beneficiary updated as the review progresses, but should the beneficiary have any questions, they can contact us at (800)-635-5597.

How your beneficiaries receive a payment

Can the benefit go directly to a funeral home to pay for services?

Payment can only be made to a funeral home if it's a beneficiary of the policy.

How is payment sent to a beneficiary?

We issue benefit payment by check. However, if a beneficiary is eligible for direct deposit, we can have the payment sent directly to a beneficiary's bank account. Funeral homes, estates/trusts and minors are not eligible for direct deposit.

Banking information for direct deposit set up can be accepted via phone or through submission of the Direct Deposit form.



What happens if there is no beneficiary?

If there is no beneficiary designation on file, the benefit will be paid in accordance with the policy. Please note: Unum cannot accept a last will and testament or other benefit plan designations (e.g., a 401(k), 403(b) or pension plan) in lieu of your Accident, Critical Illness or Hospital insurance designation. For additional policy information, please contact your employer.

What happens if a beneficiary designation is invalid?

If there's an error with the designated beneficiary, Unum will reach out to the employer for more information to resolve the issue.



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In NC and NY, Critical Illness insurance is referred to as Specified Disease insurance.
The filed product name of Hospital insurance is Hospital Indemnity insurance.

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