

File the Claim Online (Highly Recommended)

[Filing online](#) is the fastest and most efficient option. Log in or create an account and select **Go to the Portal**.

If you prefer a different method, please skip to **Other Claim Submission Methods** below.

Why file online?

- Start a claim now and finish later
- Faster processing with insights
- Higher security and beneficiary privacy

Required information to start the claim process:

1. **Proof of Death** — The online portal will guide you through questions about the employee's employment and coverage details.
2. **Beneficiary Designation** — A beneficiary designation identifies who should receive the insurance benefits.
 - a) Upload a signed and dated designation form or system screenshot.
 - b) If no designation exists, note this in the remarks section of the "Proof of Death Claim" section.
3. **Employee Enrollment** — This helps verify timely enrollment for contributory plans.
 - a) Upload enrollment form or system screenshot showing coverage and elective increases.
 - b) Prior carrier forms are acceptable.

Additional Information (if available): Submitting these items with the claim can speed up processing. If they aren't available, The Standard will contact the beneficiary directly.

4. Upload the **Beneficiary Statement** — This form is completed by the beneficiary or guardian of the minor, trustee or estate representative.
5. Upload the final **Death Certificate** — The death certificate provides proof that a loss occurred.
6. **Funeral Assignment or Other Supporting Documents** — A funeral assignment authorizes payment of funeral expenses from the beneficiary's portion of the benefit. Other supporting documents may include accident or incident reports, estate or trust documents or power of attorney.
 - **Funeral assignment** — Must include the deceased's name, policy number, group name and be signed and dated by adult beneficiaries.
 - Upload other supporting documents.



Life Claim Submission Guide

Other Claim Submission Methods

You may also complete the Life Claim Packet (found in the **Helpful Links** section below) and submit it by email, fax or mail. Instructions are provided on page one of the packet.

Helpful Links

- Life Claim Packet with Benefit Payment Options — For policyholders in California, Florida, Kentucky, Louisiana, Maryland and Rhode Island.
[Life Claim Packet with Benefit Payment Options 1794a](#)
- Life Claim Packet — For policyholders in New York:
[Life Insurance Benefits Application Instructions sny1794](#)
- Life Claim Packet — For all other policyholders:
[Life Insurance Benefits Application Instructions 1794](#)
- Beneficiary Statement:
[Beneficiary Statement 11210](#)

A complete list of claim forms is available online.

Need Help?

Claim status will be available within five business days. If you have documents to send in the meantime, please [email LifePro](#) and be sure to include the policy number.

For all other questions, please contact your account manager at The Standard or [email Life Benefits](#).