



"From Where I Sit ..."

Claim Procedures for Disability and Life Insurance!

Last month's article provided a brief overview of the CME Employee Life and Disability Insurance group coverage. Although no one can predict when they will need to make a claim for Disability or Life Insurance, when the time comes it is best to have a general understanding of what may be expected to expedite a claim. That is the purpose of this article.

To file a short-term disability claim, the participant should contact Plan Administration Management, our TPA (third party administrator) at (901) 345-9730 to initiate the process. Plan Administration Management will provide the appropriate forms and/or instructions to complete the claim procedure. Two things to remember: 1) Qualifying short-term disability payments are limited to 13-weeks and to the amount specified on the Participant's most recent semiannual statement and 2) ***all forms must be returned to the office of Plan Administration Management.*** If forms are sent directly to the Insurance company, it will delay the review and eventual payments.

However, a life insurance claim (on either the participant or a spouse) requires a different procedure. To file a life insurance claim on a participant, the beneficiary (if known) or the next of kin should contact our office at (901) 345-4100 to initiate the process. A letter of acknowledgement will be sent to the beneficiary noting that a claim form will also be sent from our TPA (Plan Administration Management). Again, ***the claim form, along with a certified death certificate, must be returned to the office of Plan Administration Management to avoid a delay in payments.*** In the event of the death of an insured spouse, the procedure is the same except our notification comes from the participant who is also the beneficiary.

Another advantage of this group plan, in addition to its inexpensive cost, is the opportunity to assign benefits for funeral expenses. This feature is extremely important in those cases where a family either does not have pre-arranged funeral plans or has limited funds available to cover funeral costs. In such a case, by contacting our office (901) 345-4100, the beneficiary may request an assignment which will allow the insurance company to pay the funeral home directly up to the amount of the insurance benefits and in so doing relieve the family of much of the stress and financial burden during a challenging time. *This opportunity to assign benefits does not appear to be available with individual policies or other type group policies (i.e. key person, etc.).*

This information and the steps cited above will hopefully make the processes and procedures of claim submission clearer and easier for beneficiaries at a time of loss. If you have special needs or other questions about this article, do not hesitate to contact us. Our group plans are intended to address the needs of the majority of our participants as servants in our Zion and we believe that they do. *Or at least that's the way it looks to me...*

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(Copies of earlier articles may be found on the

Personnel Services Webpage of the CME Website at www.thecmechurch.org)