



# File employee life claims online — anytime

## Secure & easy access:

- Short and simple process that saves time
- Convenient access, day or night
- Website security to safeguard personal data



## Committed to you

Our online claims service is part of our commitment to help make the process easier for you.

Unum has developed a secure and easy way for you to submit employee claims online. Our web services are simple to use and offer 24-hour access — allowing you to file a claim at your convenience. This is one more way we fulfill our commitment to provide you with prompt service.

To get started, follow these directions, illustrated by screenshots directly from the site:

**1** Go to [www.unum.com/claims](https://www.unum.com/claims)

**2** Returning users, please log in with your user ID and password.

**3** First-time users, please register an account to file a new claim, review the status of an existing claim, or view correspondence.

**4** Once logged in, click on **Claims Management** located in the Claims tab

**unum**

Unum Services

- Claims
  - Recent Activity
  - Claims Management**
  - Claim & Leave InSight
  - Claims Reports
  - Tax Reports
- Forms and Materials
- Resource Center

## Claim submission

Our secure site helps eliminate delays and confusion. Here are a few main features:

[Access and download](#) supplemental forms.

[File a claim](#) paper-free, 24 hours a day, 7 days a week.

[Upload](#) documents from your computer.

## Your online summary page

The screenshot shows the Unum online claims management interface for Foxboro Company. The top navigation bar includes 'unum | Claims' and 'My Profile | LOGOUT'. Below this, there are tabs for 'Claims', 'Forms and Materials', and 'Resource Center'. A secondary navigation bar lists 'Recent Activity', 'Claim & Leave Insight', 'Claims Management' (highlighted), 'Claims Reports', and 'Tax Reports'. The main content area is titled 'Claims for Foxboro Company' and includes a 'File a Life Claim' button and a 'Hide search' button. A search section allows filtering by 'Policy-division' (0850008-001), 'SSN' (000-00-0000), and 'Employee Name' (Last name, first name). Below the search section, there are two summary boxes: 'Employees with claims that require your attention' and 'Employees with open or recently closed claims'. The first box contains a table with the following data:

Name	SSN	Policy - Division	Action Needed
French, Jacob	363-37-7960	0850008-001	Resume Life Claim <input type="checkbox"/>

The second box indicates 'Your group has over 30 records, please search for a specific person.' The footer contains 'Site Map | Contact Us' and '© 2014 Unum Group. All rights reserved. NS-200 | Legal | Privacy | Trademark'.

## What's the timeframe for an employee life insurance claim?

### Day 1 starts...

As soon as you hit Submit — when filing a claim online.

### Within 24 hours...

We will send a letter to the named beneficiaries notifying them of the Life Planning Financial & Legal Resources available to them. The claim will be assigned to a life benefits specialist.

### By Day 5...

Unum will either make a decision on the claim — or the life benefits specialist will contact the beneficiaries to notify them of the status of the claim. Unum may request additional information, such as a certified death certificate. We will typically make a benefit determination on life insurance claims within five days.

### After Day 5...

The life benefits specialist will provide written updates on the claim status at least every 30 days until a benefit determination is made. Benefit determinations on Accidental Death & Dismemberment claims often take longer. Unum will typically make a decision on AD&D claims within 60 days.

**MORE** [Have additional questions?](#)  
**Please call us at**  
**1-800-Ask-Unum**  
**Monday-Friday,**  
**8 a.m. to 8 p.m. ET.**