Beneficiary guide for Term Life Insurance

Answers to your most frequently asked questions



Designating a beneficiary

How do I designate a beneficiary?

When enrolling in life insurance, it is important that you name a beneficiary and always keep your designation current. You can designate both primary and contingent beneficiaries, and you can also name minors as well as estates and/or trusts. You can also change your designation at any time. Your completed beneficiary designation must be kept on file with your employer. Your employer may use a paper form, or they may have you complete your designation during annual enrollment through their online employer portal. Please contact your employer to obtain instructions for completing and updating your designation.

Can a spouse name someone other than the employee as the beneficiary?

No. As the primary insured, the employee is the automatic beneficiary for all dependent coverage.

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 and/or trust. At time of claim, the claims specialist will work directly with the family to determine the appropriate points of contact for your estate or trust and request the appropriate paperwork if needed.

Can I name a funeral home or other organization as my 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.

Can I name my employer as a beneficiary?

Generally speaking, no. Most states have regulations against naming an employer as a beneficiary on the life insurance policy. If you wish to name your employer as the beneficiary, please check with your human resources department.

Filing a life insurance claim if you or a covered family member passes away

How is a life insurance claim filed?

As this is group term coverage, most claims will need to be filed by the employer, who completes the form and sends it to Unum on your behalf. Unum will then contact you, the beneficiary, if we require more information or additional documentation. In certain scenarios, you, the beneficiary, may need to initiate the claim. Please contact the employer for more information on how the claim is filed.

How do you get a death certificate to Unum?

Death certificates can be emailed, mailed or faxed. We do not require an original copy. If a finalized death certificate is not available at time of claim, you may provide the pending or working copy for us to review. If we do need the finalized version, we will reach out and let you know.

Email address: AskUnum@unum.com

Mailing address: Unum Group Life, Benefits
P.O. Box 100158
Columbia, SC 29202

Fax number: (800) 447-2498

How long does it take to make a claim decision?

For group life coverage received through an employer, Unum will do an initial review once the claim is received and generally come to a decision within five business days. If something more is needed, we'll reach out to the beneficiary within that same timeframe. We will continue to keep you updated as the review progresses, but should you have any questions, you can contact us at (800) 445-0402.

Paying out benefits

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

Unum will accept funeral home assignments signed by the named adult beneficiary or beneficiaries. If there are multiple beneficiaries, we will only deduct payment from those beneficiaries who have signed the assignment. Assignments cannot be accepted when the beneficiary is a minor child.

As this is a third-party agreement, Unum does not have an assignment form. Please work directly with the funeral home to complete any applicable paperwork. They can fax the assignment to us directly at (800) 447-2498.

How are payments sent to the beneficiary?

If a claim for less than $10,000 is approved, the beneficiary will generally receive a check. Benefits of $10,000 or more will be paid through a Unum Retained Asset Account — a draft account that holds the money from a group life insurance benefit. Once we have established a Unum Retained Asset Account, we will mail you an opening account statement and a personalized book of drafts that allows you to access your funds. The payment kit will be sent to you via UPS; we can email you the tracking number for the package. You will also receive a beneficiary designation form, which gives you the option to assign a beneficiary for the Unum Retained Asset Account. For more information or to request your tracking number upon payment, please contact us at (800) 445-0402.



What happens if the beneficiary is a minor child? How are the funds paid out?

Funds will be paid to a minor child through a Unum Retained Asset Account set up in the child's name and payable through the Bank of New York Mellon. Because the beneficiary is a minor, funds may not be withdrawn from the account until the child becomes an adult in the state in which they reside (typically age 18, but this varies by state). With court permission, the money may be withdrawn earlier by the court-appointed conservator or guardian of the minor's estate. We must receive copies of the court documents appointing the conservator or guardian and will need to complete a full review before deeming the documents sufficient to release funds. These documents can be provided to Unum by faxing them to (800) 447-2498 or mailing them to Unum Group Life, Benefits, P.O. Box 100158, Columbia, SC 29202.

What happens if there is no beneficiary?

If there is no beneficiary designation on file, the benefits will be paid in accordance with the policy. The assigned claims specialist will review the information available at the time of claim and work with the family to determine the appropriate beneficiary. 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 a life insurance designation. For additional policy information, please contact your employer.

What happens if the beneficiary designation is invalid?

If we determine that a beneficiary designation is no longer valid for any reason, the benefits will be paid out in accordance with the policy. The assigned claims specialist will review the information available at the time of claim and work with the family to determine the appropriate beneficiary.

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