



Amalgamated Life Insurance Company

Group • Stop Loss • Voluntary

Amalgamated Life Insurance Company Claim Process



Life Insurance Claims Process

When an employer or administrator receives a call from an employee or beneficiary to submit a Life Insurance Claim, the employer or administrator must complete, sign and submit the following documentation on behalf of the employee or beneficiary to Amalgamated Life Insurance Company (ALICO) for processing.

- ◆ Notice of Death
- ◆ Signed and dated document of recorded beneficiary on file
 - If there is no signed and dated document with a named beneficiary, per the policy, claim payments will be made to First Class Survivors and lastly the Estate of the Insured. A Survivors Affidavit must accompany any claim where there is no named beneficiary
- ◆ A Claimant Statement – to be completed by each beneficiary
- ◆ An original death certificate listing the cause of death (pending not acceptable for benefit payments)
- ◆ If the beneficiary is a minor (under 18) claimant statements should include either a UTMA (Uniform Transfer to Minors Account) or court issued “Guardian of the Property of a Minor” supporting documentation
- ◆ If the benefit is payable to the Estate, ALICO will require Letters of Administration

All supporting documentation can be sent to: PSClaims@amalgamatedbenefits.com.
When you submit documentation, please cc SupportServices@coterieadvisors.com.

- Subject Line: POLICY XXXXXXXX DECEASED NAME

Amalgamated Life Insurance Company will provide the employer or administrator with a confirmation of receipt via email when documentation has been received. Proof of premium paid in the month the insured passed will be requested.

Amalgamated Life Insurance Company will review and process the claim. A claim payment will be made within 2 weeks of receipt of all required paperwork.

AD&D Claims Process

If a death is a result of an accident, we will require the following paperwork in addition to the life insurance claims process:

- ◆ Police Report
 - Copy of Autopsy/Toxicology Report
- ◆ If a member is dismembered then we will require:
 - Accident Report
 - Medical report

Additional Items

- If death occurred outside USA or if the insured is not an American Citizen we will need proof that death was reported to social security as well a Report of Death of a U.S. Citizen Abroad. Please submit the original death certificate with the original apostille/stamp from the country where our insured passed away.
- If death certificate is in another language we will require an English translated version.
- If a claim is being contested by two parties we have the right to elect the claim to paid to Court by an Interpleader.
- We will accept assignments designated by the beneficiary. We would require name of funeral home and request a copy of bill and assignment. We will usually have funeral home process paperwork needed above with beneficiary.

ALICO Contacts

Stephanie Rodriguez - srodriguez@amalgamatedbenefits.com
Silvia Delgado - sdelgado@amalgamatedbenefits.com
Ken Walker - kwalker@amalgamatedbenefits.com
Chilee Ogba - cobga@amalgamatedbenefits.com

Mailing Address:

Amalgamated Life Insurance Company
Attn: Policy Services Department - AGD Policy XXXX
333 Westchester Avenue
White Plains, NY 10604

