

Death of a Dependent

1. Employees need to notify HR as soon as possible; the IRS stipulates this needs to be communicated to your employer within 30 days of the event.

2. HR will then trigger a Qualifying Life Event that allows the termination of any coverage that the dependent was enrolled in.
   - Benefits that your dependent could possibly be enrolled in are:
     - Health Insurance
     - Dental and Vision Insurance
     - Life Insurance
     - Accident, Critical Illness, and Hospital Indemnity
     - ID Theft
     - Legal Assistance

3. Once HR is notified, employee will want to submit any Life Insurance claims.
   - This would include a policy that your company covers for all full-time employees' spouses and children, as well as any voluntary life policy you may have taken out.

4. HR will have you complete a Life Claims Form and supply a Death Certificate.
   - HR will complete the employer portions, if necessary, and submit the form for processing.

Note: If the dependent's death was a result of an Accident, Critical Illness, or involved a Hospital stay and the dependent was covered by any of the worksite plans, you may be eligible to submit for reimbursement.