

YOUR ONLINE CLAIM EXPERIENCE

Our online claim submission process is designed with you in mind — it's easy

Submit your claim online for these USABLE Life lines of coverage:

- Group/Voluntary Term Life
- Group/Voluntary Accidental Death & Dismemberment
- Group/Voluntary Short Term Disability
- Supplemental (Accident, Critical Illness, and Hospital Indemnity)
- Wellness/Preventative Care claims (for lines of coverage listed above)

Submit a claim

Gather essential information before submitting your claim. You will need to provide important details, such as your policy number, the date and description of the event, and relevant supporting documents.*

Submit a claim online by visiting USABLELife.com/claims. Select the type of claim you have from the drop-down list under "What type of claim do you want to file?"

NOTE: If you have a Group/Voluntary Long Term Disability claim, call Customer Care at 800-370-5856.

Claim processing

After your claim is submitted, a claims professional is assigned and will evaluate your claim and review your benefits. Claim processing time varies depending on the complexity of the claim and the available documentation. In some instances, additional information, such as a police report or physician statement, may be required. If that happens, a USABLE Life claims examiner will contact you with the specific information needed. Once all information is received, USABLE Life will promptly review and process your claim. USABLE Life's average claim turnaround time is significantly below the industry average. If you have claims questions, call Customer Care at 800-370-5856.

Claim resolution

For an approved claim, a payment will be issued after your claim has been reviewed and coverage is determined based on policy language.

If your claim is denied, we will contact you with a detailed explanation. You have the right to appeal the decision. Review your denial letter carefully to understand why your claim was denied and gather any additional information needed to appeal your claim.

*Relevant supporting documentation could include items such as the following: itemized billing statements, physician notes, medical records, toxicology reports, original death certificates, police reports, etc.

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Not submitting a claim online?

Visit USABLELife.com/claims to download the form you need, then:

- Email: claims@usablelife.com
- Mail: USABLE Life, Attention: Claims Department
P.O. Box 1650, Little Rock, AR 72203

