

ACCIDENTAL DEATH AND DISMEMBERMENT CLAIMS PROCEDURE

The \$1,000.00 Accidental Death and Dismemberment (AD&D) Group Policy for all members of NGAUS and EANGUS is provided at no cost to the member as long as they are a valid “current dues paid” member of either NGAUS or EANGUS and under the age of 80. Therefore, the claims process has been streamlined from the normal process for this plan only. The membership should be verified by the appropriate organization so that the claim can be processed by the Insurance Company, ReliaStar Life Insurance Company.

When the claimant or next of kin/beneficiary notifies the appropriate member organization of an accidental death claim or an accidental dismemberment claim of a member:

- NGAUS or EANGUS must first verify membership of the deceased or dismemberment claimant as that of a “current dues paid” member and then notify National Guard Association of the U.S. Insurance Trust (NGAUS-IT) of the pending claim.
- From the NGAUS website, under the AD&D benefit, associations can now select the appropriate forms as needed. Please note that there are state specific forms for residents of several states.

Accidental Death Claims

1. In the Death Claim for Association Plans form, the association or the beneficiary can fill in the Administrator’s Statement that provides demographic data.
In the “Association Name” box, print or type “National Guard”.
In the Group Policy Number box, print or type “64665-2 PAI”
In the “Amount of Claim” box:
 - For “Certificate #” print or type “N/A”.
 - For "Amount" print or type “\$1,000”.
 - For “Effective Date” print or type “1 January” of the year that the member joined.
 - For “Date Premium Paid to Date” print or type “31 December” of the current year.
2. An official who is authorized to sign for NGAUS or EANGUS must complete the “ADMINISTRATOR CERTIFICATION” section.
3. The Statement of Beneficiary must be completed and signed by the beneficiary.
4. The completed Claim Form should be mailed to: NGAUS-IT, Attn: Raylynn White, 1 Massachusetts Ave NW, Washington, DC 20001 along with other requested information on the claim form (including a certified copy of the death certificate).
5. NGAUS-IT will review and forward all claim forms to ReliaStar Life for final processing.

Accidental Dismemberment Claims

1. In the Accidental Dismemberment Claim for Association Plans form, the association or the claimant can fill in the Administrator's Statement that provides demographic data. In the "Association Name" box, print or type "National Guard". In the Group Policy Number box, print or type "64665-2 PAI" In the "Amount of Claim" box:
 - For "Certificate #" print or type "N/A".
 - For "Amount" print or type "\$1,000".
 - For "Effective Date" print or type "1 January" of the year that the member joined.
 - For "Date Premium Paid to Date" print or type "31 December" of the current year.
2. An official who is authorized to sign for NGAUS or EANGUS must complete the "ADMINISTRATOR CERTIFICATION" section.
3. The claimant must complete the Insured's Statement.
4. The claimant must complete and sign/date the separate Authorization for Release of Health-Related Information form.
5. The Attending Physician's Statement of Dismemberment must be completed by the claimant's attending physician.
6. The completed Claim Form should be mailed to: NGAUS-IT, Attn: Raylynn White, 1 Massachusetts Ave NW, Washington, DC 20001 along with all completed forms.
7. NGAUS-IT will review and forward all claim forms to ReliaStar Life for final processing.

Claim forms should be accessed from the NGAUS website to ensure current versions are used.

**The contact person for the AD&D Claims with NGAUS-IT is:
Ms. Raylynn White, at One Massachusetts Avenue, NW, Washington, DC 20001
202-454-5322 Toll-Free 1-888-642-8748 Fax 202-682-9358**