

# How to file a supplemental health claim on behalf of a deceased Clorox employee

This guide provides steps for filing a supplemental health claim (accident, critical illness or hospital indemnity) on behalf of a deceased Clorox employee.



## Confirming if the employee had coverage

To determine if the employee was enrolled in one or more supplemental health benefit plans, please contact [People@clorox.com](mailto:People@clorox.com).

## Understanding supplemental health benefits

Supplemental health benefits provide financial support beyond traditional medical insurance. These benefits pay cash directly to the insured or their estate and can be used to cover income interruptions, household expenses, medical and/or non-medical expenses. You can learn more about each plan at [securian.com/clorox-insurance](https://securian.com/clorox-insurance). Here's an overview of what these supplemental health benefits cover:

### Accident insurance

Provides cash payments for accidental injuries that require emergency care, hospitalization and follow-up treatment

### Critical illness insurance

Pays a lump-sum benefit upon diagnosis of a covered condition such as heart attack, stroke, cancer or organ failure

### Hospital indemnity insurance

Provides admission and fixed daily benefits for hospital stays (up to the first 30 days)

## Next steps

### 1. Who can file

- Only the executor or administrator of the deceased employee's estate can file a supplemental health claim. Proof of authority is required (Letters Testamentary or Letters of Administration) along with the death certificate

### 2. How to file a claim

- Call Securian's claims call center at 1-888-658-0193
- Or submit electronically at [securian.com/benefits](https://securian.com/benefits)

During the filing process, Securian may ask clarifying questions and outline any additional documentation needed based on the type of claim.

### 3. Required information and documents

- Insured's full name, date of birth, Social Security number, address, and date of the accident, diagnosis or hospital stay
- Letters Testamentary or Letters of Administration (proof of estate authority)
- Death certificate
- Estate's banking information for direct deposit or mailing address for check issuance

#### Claim-type specific documentation

**Accident claims:** Medical documentation regarding the injury, follow-up doctor visits and hospitalization, if applicable

**Critical illness claims:** Diagnosis confirmation (including dates) and Attending Physician Statement (APS)

**Hospital indemnity claims:** Itemized hospital bill or discharge documents

### 4. Filing timeline

- Claims should be filed within 90 days of the accident, diagnosis or hospital stay, but will be accepted up to one year if there is a reasonable delay. Submitting promptly helps ensure a smoother review process and faster payment to the estate

### 5. What happens after submission

- Securian will review the submission and contact the claimant if additional documents or clarification are needed. Review times vary depending on claim complexity. If you have questions about the status of the claim, you may contact Securian. Once the claim is approved, payment will be released to the estate

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### Checklist for filing a claim

- Contact [People@clorox.com](mailto:People@clorox.com) to confirm supplemental coverage
- Identify the executor/administrator of the estate
- Gather required documents: death certificate, proof of authority and estate payment information
- Collect claim-type specific documentation
- File the claim via phone or online
- Monitor for follow-up requests from Securian



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