



Claim Payment Up To **\$25,000** within 2 Business Days

Losing a loved one can be emotionally and financially overwhelming.

OA Express provides a payment of the life insurance benefit to help beneficiaries cover their immediate expenses, such as funeral costs and medical bills.

How it Works

- Pays up to \$25,000 of Employer Paid Basic Life, Voluntary Life, and Dependent life claims
- Available for covered Employees, Spouses, Dependent Children, and Retirees
- Applies to claims with 1 or 2 named beneficiaries
- Death certificate is NOT required

What's Needed

1. Fully completed life insurance claim form
2. Fax, email, or online submission. We use DocuSign online claim submission which allows policyholders to attach documents when submitting
3. Employer provides the most current beneficiary on file for each line of coverage. We also provide this service if a Funeral Home Assignment is provided
4. Certificate of Death is NOT required. If a death is due to circumstances other than natural causes, the claims examiner will follow the normal procedure to ensure the beneficiary is entitled to receive proceeds before the payment is released