

For many, acquiring a life insurance policy can be uncomfortable due to the morbid nature of the planning, and all of the considerations that come into play as part of the process. However daunting it may seem, though, it is a necessary tactic in the overall strategy you should have in place when working to help protect your family in case something happens to you. After you've established a policy, it is equally important to let your loved ones know about the structure of your coverage, and the documents they'd need to [file a claim](#).

## Multiple Beneficiaries

You can designate multiple beneficiaries on your WAEPA Group Term Life Insurance\* policy. The proceeds can be split according to your wishes, so long as the beneficiaries named are still living. Designations should be specified in percentages, and when combined they should equal 100%. If a named primary beneficiary refuses designated benefits or predeceases you, the benefits will be paid to any remaining beneficiaries.

It is recommended that you keep the addresses and phone numbers of each of your beneficiaries up-to-date. Additionally, it's wise to properly [record significant events](#) in your life and in the life of your beneficiaries, such as name changes, marriage, the birth of a child, or a new business venture, to ensure the claim process goes as smoothly as possible.

## Storing the Policy Documents

One of the most important steps you can take after initiating a Group Term Life Insurance policy from WAEPA is to let your beneficiaries know that it exists. There are several ways you can ensure your heirs find the information they need.

Many WAEPA policyholders elect to store their important documents in a safe or lockbox. Make sure the beneficiary can find the codes or keys to access its contents. Please note that in many states, safety deposit boxes are sealed upon your death. If policy documents are enclosed in one, it could delay the payout of your claim.

If you keep your policy information on your computer or cloud drive, it is crucial that your beneficiaries can access your digital files. Storing passwords in a safe, yet handy location can help them get the information they need quickly and easily.

## How to Claim Life Insurance

To file a claim, WAEPA requires a completed claim form and death certificate. We may also request proof of Federal employment with documents such as an [SF-50](#), a retirement card, or a CSRS/FERS annuity statement.

If you don't wish to compile your statement of benefits with your documents, keep your six-digit WAEPA Member Certificate Number handy so that we can quickly locate your policy information when the time comes. If you're unsure what your Member Certificate Number is, it is a six-digit code that may be found on WAEPA correspondence or your Statement of Benefits. You may also

call [our Member Services team](#) to request your Member Certificate Number.

Our [printable Claim Form](#) makes it easy to get a snapshot of our claims process.

Advise your beneficiaries that upon your death, WAEPA will need to be notified by phone or email. A certified Certificate of Death is also necessary to file a claim.

## Ensure Ease for Your Loved Ones

Life insurance is an excellent way to protect loved ones after your death. One factor that makes WAEPA unique is our [portable coverage](#), meaning your policy can remain in-place if you change jobs or retire. [Contact us](#) today to learn more about the benefits of [Group Term Life Insurance](#) from WAEPA, and how you can help create ease for your loved ones when the time comes.

\*Underwritten by New York Life Insurance Company, 51 Madison Ave., New York, NY 10010 on Policy Form GMR

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