



Date printed/downloaded:  
Tue Nov 21 2017 10:45:20 GMT-0500 (Eastern Standard Time)

## Filing a Claim

In general, your physician or service provider will file these claims on your behalf. If you need to file a claim for benefits yourself, you can find detailed contact information and plan numbers for each plan in the [Administrative & Legal Information SPD. \(/contacts-tools-resources/spdlegal-notice/\)](#)

Click [here \(/contacts-tools-resources/forms/\)](#) to download a claim form.

### **Life and Accidental Death & Dismemberment (AD&D) Claim Processing:**

Upon receiving information about the passing of a team member or a team member's dependent, the "R"Benefits Service Center will initiate the Life Insurance and/or the distribution of AD&D insurance to the most recent designated beneficiaries on file. Please review the [Life and Accidental Death and Dismemberment SPD \(/media/1760/toys-r-us\\_life-add-spd-final-7114.pdf?cb=19873\)](#) for more details on who receives the insurance distribution when there are no beneficiaries on record.

Once the appropriate insurance claim has been processed by the "R"Benefits Service Center, Aetna, the Life and AD&D administrator, will mail a letter requesting the death certificate from the beneficiary or family of the deceased.

For questions (after the claim process has been initiated by the "R"Benefits Service Center), the beneficiaries or family members of the deceased can contact Aetna at 1-800-523-5065 8am to 7pm EST.

*\*The passing of the team member or the team member's dependent must be reported directly to the "R"Benefits Service Center and processed through WorkDay, where applicable. The death must be initiated through the "R"Benefits Service Center in order for Aetna to process any claims.*

### **Aetna Supplemental Benefits Claim Processing:**

Click [here \(/media/2114/submitting-aetna-supplemental-plan-claims.pdf\)](#) for details on how to submit your claim.

## Appealing Claims Decisions

If your claim for benefits is denied, you have the option to appeal the decision. You must submit your appeal in writing and include all relevant documentation relating to the claim to the Claims Administrator within 60 days after you receive notification that the claim was denied. Get detailed instructions on how to appeal a claim in the [Administrative & Legal Information SPD. \(/contacts-tools-resources/spdlegal-notice/\)](#)

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