Life and Disability Insurance Claim Information

Copyright Vermont League of Cities and Towns
Current as of: 11/2/2026

Follow instructions provided in the Disability Claim Guide OR the Life Insurance Claim Guide to submit a claim. Claims can also be submitted online at madisonlife.com. For any questions, please feel free to contact VLCT's Senior Benefit Program Administrator, Kelley Avery.

Madison National Life cannot initiate a claim until ALL required forms and documentation are completed in full, submitted and received.

Long and Short Term Disability Insurance Claims

How to File a Disability Insurance Claim

(Read the full Disability Insurance Claim Guide)

Claim forms can be printed or completed online at www.madisonlife.com. You may also print this information to have on hand when an insured employee needs to file for disability.

A Complete Claim Consists of These Three Forms

1. Employee's Statement of Claim for Benefits should be completed **by the employee.**
2. Employer's Statement of Claim for Benefits should be completed **by the employer.**
3. Attending Physician's Statement form should becompleted **by the physician.**

Don't miss the Direct Deposit Form for Claim Payments

Copyright Vermont League of Cities and Towns
Current as of: 11/2/2026

How to File a Life Insurance Claim

(Read the full Life Insurance Claim Guide)

Claim forms can be printed or completed online at www.madisonlife.com. You may also print this information to have on hand.

Don't miss the Direct Deposit Form for Claim Payments

Complete Claim Consists of at Least Three Pieces of Required Information

1. Group Term Life Insurance Claim Form (obtained online or from the deceased's group)

   The paper claim form includes a portion for both the group and beneficiary(ies) to complete. If the form is completed electronically, the form has been split into two separate forms (one for the group and one for the beneficiary).

   If there is more than one beneficiary, each one must complete the beneficiary portion on the form.

2. An original certified death certificate (copies not accepted)

3. A copy of the most recent beneficiary designation form

Copyright Vermont League of Cities and Towns
Current as of: 11/2/2026

This form was completed by the insured prior to their death. It indicates who they wanted their Group Term Life benefits to be paid to. The group should have this document on file.

In Addition to the Required Documents, the Following Items May Also Be Required In Order to Process an Application for GTL Benefits

1. A copy of the deceased's timecard or attendance record from their group unless disabled prior to the date of death, or retired; and
2. If the insured was on a paid or unpaid leave of absence, a statement from the group documenting this fact, and
3. A copy of obituary, if available.
4. If the death was a result of an accident, an official copy of the accident report should be submitted.

To aid in efficient claim processing, complete the form and send it to MNL with the other required documents noted in the instructions.

Publication Date

03/26/2024

Copyright Vermont League of Cities and Towns
Current as of: 11/2/2026