



Funeral Assignments

A Job Aid for Clients Regarding Funeral Assignments

How are funeral assignments handled?

ACTION	CLARIFICATION
<p>What is a Funeral Assignment?</p> <p>Does Cigna accept Funeral Assignments?</p>	<p>A Funeral Assignment is an agreement that is signed by a beneficiary of a life insurance policy. The beneficiary assigns all or a portion of the life insurance benefits at the Funeral Home which allows payment for funeral expenses to be made directly to the funeral home.</p> <p>Yes, Cigna does accept Funeral Assignments.</p>
<p>Can a minor beneficiary sign a Funeral Assignment?</p> <p>Can a parent (or child's representative) sign the Funeral Assignment on behalf of the minor?</p>	<p>No a minor cannot sign a Funeral Assignment. A beneficiary who is minor (under legal age as determined by each individual state) cannot sign a legally binding contract.</p> <p>Generally, a parent of the minor cannot assign their interest to the funeral home for funeral expenses. A representative (for example, a guardian or a conservator) may or may not have the authority to assign. A court order is many times required to specifically authorize Cigna/LINA to pay expenses on behalf of the minor to the funeral home. If a court order is received and is clear, we'd honor it. Any questions, please consult Cigna.</p>
<p>Who sends the Funeral Assignment to Cigna/LINA?</p>	<p>The Funeral Home should provide a completed assignment and itemized bill to the beneficiary to be filed by the Employer with the life insurance claim.</p>
<p>Payment of the Funeral Assignment</p>	<p>Once the claim is approved, payment for funeral expenses will be sent directly to the Funeral Home.</p> <p>Any balance in excess of the expenses will be sent to the beneficiary</p>