**Table of Contents**

**CHAPTER 9. Active XC-Accounts, Additional Insurance Pending**

|  |  |
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| **Subsection** | **Name** |
| 9.01 | RH Insurance Application Pending |
| 9.02 | Reinstatement Pending |

9.01 RH INSURANCE APPLICATION PENDING

* 1. When a 368d, Report of Status for Settlement of Death Claims, is received and an application for RH insurance is pending, the Claims Clerk will complete the system-generated form. The form will be completed to include all credits, including dividends, whether or not the credit is necessary to establish or prevent lapse of the RH account if approved. The notation RH Application Pending will be entered in item 24, Remarks. The Claims Clerk should refer the case to the Lead Claims Adjustment Technician/ Claims Adjustment Technician (LCAT/CAT).

1. No correspondence will be released to a designated beneficiary or next of kin when an RH application is pending at time of death.
2. The LCAT/CAT sends the task to Live Claims. Live Claims will adjudicate the application and make a decision, following routine RH application procedures.
3. The Veterans Claims Examiner (VCE) then returns the case to the LCAT/CAT with the decision, and instructions on whether a premium is needed, if the policy is approved.
4. If approved, the LCAT/CAT processes all needed actions on the manual award(s). The new RH policy will be deactivated and built via 200 series DOCS so as not to release a policy.
5. If disapproved, the LCAT/CAT deletes the C diary, deactivates the policy, and refers the case to the Senior VCE to process the disapproval letter with appeal rights. If another policy exists, then the LCAT/CAT should take all needed action on that policy at the same time.

9.02 REINSTATEMENT PENDING

1. Reinstatement Application Approved
2. Non-Medical Reinstatement: If a non-medical reinstatement application and money is received, the LCAT/CAT processes the manual award under routine procedures, calculating any skipped months or further owed premiums.
3. Medical Reinstatement: If a medical reinstatement application is received, it is referred to Live Claims for the VCE to make an 808 decision. Once the decision is made, the VCE refers it back to the LCAT/CAT. If approved, the LCAT/CAT processes the manual award, including all inputs and 368D.
4. Reinstatement Application Disapproved: The LCAT/CAT deactivates the policy and refers the case to the Senior VCE to process the disapproval letter with appeal rights.