



Helping you
through the **critical illness**
insurance claims process

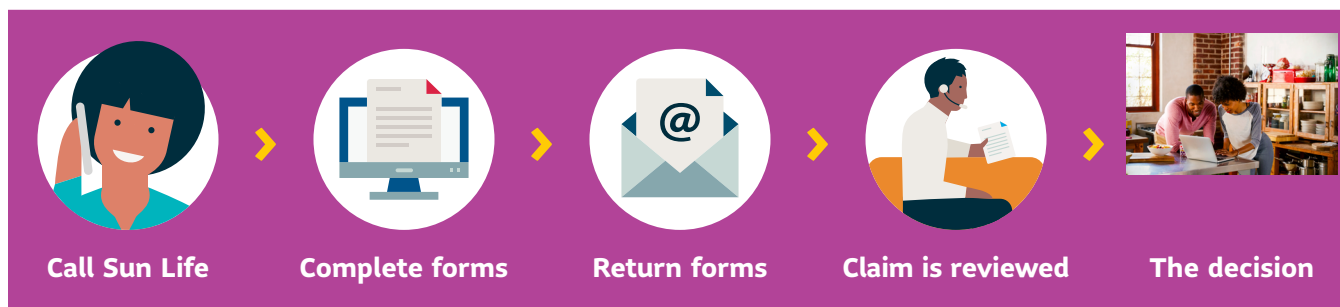
Life's brighter under the sun



Group benefits are underwritten by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.

We're here to support you when you need it most.

Submitting a claim is easy with this step-by-step guide. Spend more time focusing on what matters most – your health.



Submit your claim in 5 easy steps

1

Call Sun Life

Call us at **1-800-669-7921** as soon as possible to let us know about your diagnosis of a critical illness. The sooner you call us, the quicker we can start your claim. We'll start by asking for some basic information including your:

- name,
- telephone number,
- address, and
- the nature of your illness (letting us know about your critical illness ensures we send you the right forms).

Make sure you understand your coverage. Check with your plan administrator to understand the current definition of your critical illness before making a claim.

2

Complete forms

After we receive your call, we'll send you a package that has 2 forms to fill out:

A) Proof of Claim – You're responsible for completing this form.

B) Confidential Physician's Report – Your physician is responsible for filling out this form.

Please ask them to include the following documents if they're available:

- copies of investigation/consultation reports,
- test results,
- hospital admission summaries, and
- discharge summaries.

Your physician may charge a fee for filling out the form, which you'll have to pay. If you're charged for photocopying, we'll pay an administrative fee up to \$50 to your physician. We'll pay this out once we receive the medical records and proof of payment of the administration fee.

3

Return forms

You have different options to submit completed forms and supplementary documents to us:

Fax: 1-855-233-9880

Mail: Sun Life
PO Box 2002 Stn Waterloo
Waterloo ON N2J 0C1

Reminder: Keep a copy of the documents for your records.

4

Claim is reviewed

After we receive your claim forms, we'll send you a letter to let you know. The letter will also include the name of your case manager and their contact information.

Your case manager will:

- Contact you personally within 7 business days to answer your questions.
- Review your claim to determine its eligibility.
- Monitor the progress of your claim and provide regular updates.
- Work closely with Sun Life medical consultants. Sun Life medical consultants act as a resource by providing insight into your diagnosis and medical treatment.

They may ask for additional medical information to help assess your claim. They may contact your attending physician(s) or hospital where you were treated. We keep all details of your claim in strict confidence.

5

The decision

If we approve your claim – You'll receive a letter and an Electronic Funds Transfer (for payments under \$100,000) or cheque from Sun Life. Once you receive payment, your critical illness insurance coverage will end as of the date you were diagnosed. We may refund your premiums as per the terms of your policy.

If we don't approve your claim – We understand you may have questions about this decision. You'll receive a letter explaining Sun Life's decision and the appeal process. If you want to appeal the decision, you'll need to provide a letter within 60 days indicating:

- your reasons, and
- new medical information in support of your claim.

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Tips to help you with your claim

Be timely – The sooner you submit, the sooner we can begin the assessment.

Be complete – Ensure you fill out all the information and fields on the claim form. Make sure you sign and date the forms. The most common missing information is:

- **Physician contact information** – Make sure you include the full address. This includes the postal code and phone number for all of the physicians you have consulted.
- **Signatures** – If you are unable to sign the claim form due to your illness, make sure your power of attorney has signed it. Submit a copy of the power of attorney along with the signed claim form.

Be informed – Make sure to review the terms and conditions of your coverage. There are timelines for submitting your claims.



Getting a second opinion is a smart move

When you buy Critical Illness Insurance, you, your spouse, dependent children, parents and parents-in-law can use Teladoc Medical Experts, a medical consultation service. This service brings together the best medical minds in the world. That means you'll get help to find the right diagnosis, treatment and information when you're facing medical uncertainty. What's more, once we pay your claim, you can still use their services for up to four months. Find out more at teladoc.ca/medical-experts or by calling **1-877-419-2378**.



We're here to help

If you have any questions, give us a call at **1-800-669-7921**
Monday to Friday 8:30 a.m. to 5:00 p.m. ET.