

# UNDERSTANDING my coverage

January 31, 2013

## Important reminders about the naming and changing of beneficiaries

If you have named or plan to name a beneficiary in your will, it is important that this information be recorded by your plan administrator so that at the time of a death claim it is readily available and can be submitted along with a life claim form. If the beneficiary information is not properly indicated or recorded, the claim may not be paid promptly or to the correct beneficiary.

As a reminder, we require the following information to process a death claim:

- *Notification of Death* form.
- Proof of death in the form of a *Physician's statement* or an original or certified copy of a provincial death certificate or a funeral director's statement of death.
- *Election of method of settlement and statement of claim form*, and
- The original *Enrolment form*, any subsequent *Beneficiary Nomination* forms and a copy of any will that contains a beneficiary designation.
- For an Optional Life insurance claim, in addition to the above, we require:
  - the original approval notice issued by Sun Life Financial confirming approval of the member's application for Optional Life insurance, and
  - a completed *Physician's statement* if death occurs within two years of coverage being approved or if the benefit is more than \$250,000 and coverage has been in effect for less than five years.

### Questions?

If you have any questions, please contact your plan administrator.