

## Now available – New STD and LTD Claim Guides and updated STD and LTD forms

In order to assist your members with the claim submission process, we have created new Short Term Disability (STD) and Long Term Disability (LTD) Claim Guides. We have also updated our STD and LTD Plan Sponsor, Plan Member and Attending Physician statements with new questions and new authorization wording. These updates apply to both our standard and SunAdvantage claim form packages

### What's changed?

- New STD and LTD Claim Guides. The STD or LTD Claim Guide should now be included with the forms provided to the plan member.
- Updated STD and LTD Plan Member and Plan Sponsor Statements.
- New Job Demands Questionnaire which now forms part of the STD Plan Sponsor Statement. You should submit the questionnaire if you believe your member's absence will be longer than 4 weeks in duration.
- Updated LTD Attending Physician's Statement (APS) with new authorization and form submission information.

### Why make these changes?

**New Claim Guides** – In the past, each member claim package was different. Some plan members didn't receive a submission guide at all. By creating a harmonized guide, all members will now have a consistent member experience.

**Authorization** – From time to time, we review our authorization wording to ensure that it provides the member with informed consent. Wording has been added to describe how we may use, collect and disclose information in the management of the claim and in the event of a claim fraud and/or plan abuse. Should an overpayment occur, we have also added a statement authorizing the recovery of the overpayment through a reduction of subsequent eligible benefit payments..

**Privacy** - We updated our privacy policy to reflect our current practices including how, in some cases, plan members' personal information may be accessible outside of Canada. Wording has been added to our forms to reflect this.

### More information on what's new with the Plan Member Statements

In addition to the updates made to the authorization section and the new privacy statement on all initial STD & LTD Plan Member Statements, we made a few other changes, including:

- Revisions to the requirements for direct deposit documentation.
- A new focus on faxing rather than mailing information to our office. This ensures the forms reach our offices as quickly as possible and also ensures more efficient administration at Sun Life.
- Some questions have been revised to eliminate more 'passive' wording and replace it with 'active' wording. For example:
  - "What has your doctor told you about returning to work?" has been changed to "Have you discussed returning to work with your doctor?"
  - "Have you discussed returning to work with your employer..." has been changed to "What discussions have you had with your employer..."

## More information on what's new with the Plan Sponsor Statements

We've made several changes to the Plan Sponsor Statements, including the addition of:

- Questions that will allow us to better understand the nature of the plan member's work prior to disability. For example, we have created questions that allow you to provide us with information regarding any modified work the member may have been performing.
- A Life coverage section to provide us with more accurate information in order to set up Life Waiver coverage.
- Revised questions about the plan member's work environment and job activities to include information about the cognitive/non-physical aspects of the job.
- A Job Demands Questionnaire for STD absences expected to be longer than 4 weeks in duration.

## Standard and SunAdvantage forms

The STD and LTD Claim Guides and updated claim forms are now available. The forms can also be obtained directly by email from [Mtl\\_Group\\_Services@sunlife.com](mailto:Mtl_Group_Services@sunlife.com).

The forms will also be posted on the Plan Sponsor area of the Sun Life website in the near future.

## Custom forms

We are in the process of updating all custom forms and plan to have them completed by the end of Q3 2010. If you have custom forms, your Sun Life Financial group benefits representative will let you know when your custom forms have been replaced. The forms will be available only through your representative or by emailing [Mtl\\_Group\\_Services@sunlife.com](mailto:Mtl_Group_Services@sunlife.com).

In addition, as a result of the revised privacy statement, there are a limited number of plan sponsors who currently use a standard form but will require a new form going forward. Your Sun Life Financial group benefits representative will notify you if you need a custom form.

## What do you need to do?

Please destroy/recycle any existing stock of forms you may have and order new forms as needed – it is important that you begin using the new forms immediately.

If you have both STD and LTD coverage with us, you will only need to provide your plan members with the new STD claim form package, including the STD Claim Guide. Should the plan member need to transition to LTD, we will provide you and your member with the necessary forms to make a smooth transition to LTD.

## Questions?

Please contact your Sun Life Financial group benefits representative.