

## Important: E-claims for coordination of benefits and health spending accounts are here!

Effective March 26, 2012, Sun Life will launch coordination of benefits (COB) e-claims, and health spending account (HSA) top-up to existing medical e-claims.

This means if your plan currently has some e-claims enabled, it will now have COB and HSA top-up e-claims automatically implemented on March 26. These e-claims enhancements are part of Sun Life's paperless claims submission and payment program.

### About the e-claims enhancements

#### Coordination of benefits\*

This enhancement allows your plan members to:

- submit coordination of benefit claims online for instant processing where Sun Life is the second payer; and
- have coordination of benefits processed automatically between both plans, where the plan member and their spouse or partner are both covered under Sun Life plans.

\*NOTE: This feature is not available for HSA e-claims. Coordination of benefits claims and health spending account claims need to be submitted separately.

#### HSA top-up\*\*

This enhancement allows your plan members to:

- complete an HSA top-up as part of a single medical e-claim submission; and
- select an option to direct any unpaid amount into their HSA when claiming for other expenses online. It's an all-in-one e-claim transaction!

\*\*NOTE: The HSA top-up feature is not available for dental e-claims.

#### Other considerations

Please note that these e-claims enhancements apply to web submissions only – they are not yet available through my Sun Life mobile. And, while HSA top-up is not available for dental e-claims, your plan members can continue to submit their dental e-claims and then submit a separate HSA e-claim for any residual amount not covered on their dental claim.

Here's what the COB permission screen will look like on the plan member website, before a claim is entered:

The screenshot shows the Sun Life Financial website interface. At the top left is the Sun Life Financial logo. A navigation bar contains links for Home, Coverage, Claims, Wellness centre, Leaving the plan, FAQs, and Print. A secondary navigation bar includes Help, Contact us, Secure messages, Profile, and a Sign out button. The main content area is titled 'Coordination of Benefits - Permission'. Below this is a form titled 'Update your permission' with the following text: 'If your spouse has primary coverage under another Sun Life medical and/or dental plan, do you authorize him/her to submit Coordination of Benefits (COB) e-claims to your plan?'. It explains that with this authorization, Sun Life standard certification and authorization apply to any COB claims. It also states that this permission allows claims to be processed under the spouse's primary plan first, and then under the user's plan if there are outstanding balances. The form has two radio buttons: 'Yes' (selected) and 'No'. Below the form is a link to 'Coordination of Benefits' claims processing and two buttons: 'continue' and 'cancel'. The ID 'GBM-E0425' is visible in the bottom right corner of the screenshot.

## If you don't have e-claims enabled

Now is the time to consider implementing e-claims. Plan members have told us they appreciate the tools and information on our Plan Member Services website, especially the ability to submit claims for instant adjudication. Enabling e-claims will enhance plan member satisfaction and help promote you as an employer of choice. Contact your Sun Life Financial group representative about enabling e-claims and providing your members with the most effective benefits experience possible.

## Plan member communication

We have prepared a [plan member communication](#) for you to share as appropriate.

## Sun Life named top sustainable corporation

Sun Life is committed to environmental sustainability as evidenced by our efforts to become a leader in paperless claims and payment methods. For the sixth year Sun Life has been named as one of the Global 100 Most Sustainable Corporations in the World at the World Economic Forum in Davos, Switzerland. We believe in going beyond just being "green" and we're taking a leadership role as a sustainable company.

## Questions?

Please contact your Sun Life Financial group benefits representative.