

You have even more e-claims options. Check out the new services!

You will now be able to submit your coordination of benefits (COB) e-claims and health spending account (HSA) top-up to existing medical e-claims. These additional services are effective on March 26, 2012. Sun Life is committed to making your experiences with us faster, easier and more convenient.

How the new e-claims options work

Coordination of benefits* - this will let you:

- Process COB claims automatically between two plans, where you and your spouse/partner are **both** covered under Sun Life plans. For example – you have a receipt from a recent visit to your chiropractor. Once the Sun Life coverage amount to which you are entitled is reached, the remaining amount will then automatically be put through your spouse's Sun Life plan for instant processing. You will see the options online. Simply:
 - indicate that you want to submit a coordination of benefits claim and that you want to submit the balance to your spouse's plan; and
 - in the field displayed on the screen, indicate your spouse's policy and certificate numbers and his or her date of birth.

*NOTE: This feature is not available for plans with HSA e-claims or if your spouse's employer has not yet enabled the advantages of e-claims on their Sun Life plan.

- Submit COB claims online for instant processing where Sun Life is the second payer. In this case, you must be covered under a Sun Life plan, and your spouse/partner may have coverage under another insurance plan. For example – you have an optometrist's receipt that has already gone through your spouse's plan. You now plan to submit it to cover the remaining balance through your Sun Life plan. All you need to do is:
 - indicate that you want to submit a coordination of benefits claim and that you do not want to submit the balance to your spouse's plan;
 - mark that you want to submit the unpaid balance; and
 - if the claim was first submitted to another insurance plan, fill in the amount that was reimbursed on the claim information page.

HSA top-up** - this will let you:

- Complete an HSA top-up as part of a single medical e-claim submission. It's an all-in-one e-claim transaction for instant processing – so fast and easy! Simply follow the same claim process as you do today. If you have an HSA account, you will now be asked if you would like to also process a HSA claim at the same time. Simply click 'yes' and we'll process your claim and then deduct any remaining residual amount from your HSA account, making it quicker and easier to submit your claims electronically.

**NOTE: The top-up feature is not available for dental e-claims or when submitting a claim for coordination of benefits.

UNDERSTANDING my coverage

What else you should know

These new e-claims options can only be submitted through the mysunlife.ca website – they are not yet available to submit through my Sun Life mobile.

While HSA top-up is unavailable for dental e-claims, you can submit dental e-claims and then submit a separate HSA e-claim for any remaining amount not covered on your dental claim.

There will be a new COB permission screen added to the website that you will need to review and acknowledge in order to submit your e-claim. Here's what you will see:

The screenshot shows the 'Coordination of Benefits - Permission' page. At the top, there is a navigation bar with 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 Sign out. The main heading is 'Coordination of Benefits - Permission'. Below this is a section 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, then under the user's plan. At the bottom, there are radio buttons for 'Yes' (selected) and 'No'. A link is provided to read more about COB claims processing.

COB permission page

Claim options page

The screenshot shows the 'Vision Care e-claim Claim Options' page. It is titled 'Step 3 of 4' and 'Enter the Patient's Information and select continue.'. The first question is 'The Claim is for:' with radio buttons for 'William' (selected), 'Jean (Son)', and 'Laura (Spouse)'. Below this is a note about dependents. The next question is 'Does your spouse have coverage for this expense with Sun Life or another carrier?' with a 'Yes' radio button and an 'update' button. The third question is 'Do you want to submit a Coordination of Benefits (COB) claim?' with radio buttons for 'Yes' and 'No'. The fourth question is 'If your spouse's benefit plan is with Sun Life Financial, would you like to submit any remaining amount to their plan?' with radio buttons for 'Yes' and 'No' (selected). The fifth question is 'If this claim has already been submitted and processed under another benefit plan, do you want to submit the remaining amount to this plan?' with radio buttons for 'Yes' and 'No'. At the bottom, there is a 'Select continue to submit your claim.' instruction and a link to 'Learn more about Coordination of Benefits.'. 'continue' and 'cancel' buttons are at the bottom right.

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Claim information page for a second payor COB claim

[Help](#) | [Contact us](#) | [Secure messages](#) | [Profile](#) | [Sign out](#)

[Home](#) | [Coverage](#) | [Claims](#) | [Wellness centre](#) | [Leaving the plan](#) | [FAQs](#) | [Print](#)

Vision Care e-claim

Claim Information

Step 4 of 4

Using your original receipts, enter your provider's information below. If you do not have the necessary information, check with your provider or send us a completed paper claim form.

- Select your provider from the drop-down list or, if necessary, select the new provider button
- Complete the claim information
- When you have finished entering your claim information, click continue

Please include any dispensing fees in the 'Amount Paid' column for each type of expense, if applicable. If you run out of space, finish submitting this claim. You can submit another claim by clicking the submit another claim button at the end of this claim submission. If your Type of Expense is not on the dropdown list, send us a paper [claim form](#) in the mail for processing. For further explanation on what should be entered into the field click on the appropriate column heading.

Provider	Type of Expense	Date Paid in Full dd/mm/yyyy	Amount Paid (xxx.xx)	COB (Y/N)	COB Amount (xxx.xx)
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Total Amount Claimed:\$			0.00		

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Sun Life named top sustainable corporation

Sun Life is committed to environmental sustainability. We are pleased to be named for the sixth year as one of the Global 100 Most Sustainable Corporations in the World at the World Economic Forum in Davos, Switzerland. Sun Life is the **only** insurer in North America to make the list and 1 of only 6 Canadian companies on the list this year. So, you can see we take our paperless plan seriously!

Questions?

If you have any questions, please contact the Customer Care Centre at 1-800-361-6212.