

# FAQ

## for plan members

### WHAT HEALTH-CARE SERVICE PROVIDERS CURRENTLY QUALIFY FOR ELECTRONIC CLAIMS SUBMISSION?

Sun Life currently accepts electronic claims from registered: Chiropractors, Vision care specialists, Acupuncturists, Massage therapists, Physiotherapists and Naturopathic Doctors

These service providers must be registered with Sun Life Connect eClaims.

### WILL I HAVE TO PAY MY SERVICE PROVIDER?

Most of the providers who use this service also take advantage of the assignment of benefits feature. This means that with your consent, your service provider would be paid directly by Sun Life and you would only be responsible for paying the service provider for any balance not covered under your benefits plan.

Please note: In some cases, your employer or your health-care service provider may choose to have payment directed to you instead of to the service provider. In this case, you would pay your service provider the full amount. The claim would still be submitted online on your behalf at the service provider's office or clinic, and Sun Life will reimburse you for the amount covered under your benefits plan.

### HOW DO I GET REIMBURSED IF PAYMENT IS NOT MADE TO THE SERVICE PROVIDER?

You may make the choice not to have payment made directly to the service providers. It's also possible that your employer doesn't permit payment to go directly to the service provider. In these instances, you would pay the service provider the full amount, and then have the claims payment made to you instead. If you have your banking information on file with Sun Life (if you have registered on the [mysunlife.ca](https://mysunlife.ca) site for electronic funds transfer), you'll receive reimbursement directly into your bank account – typically within 48 hours. If you do not have your banking information on file, a cheque will be mailed to you.

### HOW DO I REGISTER FOR ELECTRONIC FUNDS TRANSFER/EFT?

To ensure you get all your claims paid faster, simply select the "Register Now" link under the [mysunlife.ca](https://mysunlife.ca) sign in section and follow the instructions. You'll need to have your contract number and plan member ID handy. Once you've registered, Sun Life will send you an email where you'll need to verify that your email address is correct.

Please note: for security purposes, once you register online at [mysunlife.ca](https://mysunlife.ca), Sun Life may have to send you a temporary password by mail, which typically takes 3 to 5 business days for delivery.

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. DS9459-10/21-ds-jf

### HOW IS MY PRIVACY MANAGED/PROTECTED IF I USE THE E-CLAIMS SERVICE?

Before your provider can submit electronic claims on your behalf, you are required to sign an Electronic Transmission Consent form. Your consent authorizes the provider to collect and exchange personal information with Sun Life for the purpose of processing the claims being submitted. You are also required to sign a Benefit Assignment Form if you choose to allow payment to be sent directly to the provider.

### SERVICE PROVIDER RESPONSIBILITY

The service provider must "check off" an Acknowledgement of a list of items on the Sun Life Connect eClaims website that they use to submit claims. This Acknowledgement includes confirmation that you, the patient, have signed the two forms mentioned above. The service provider must keep a copy of these forms in their records.

### WILL I STILL BE ABLE TO VIEW MY SERVICE PROVIDER-SUBMITTED CLAIMS ON MYSUNLIFE.CA?

Yes, your claims will show up just like any other claims on [mysunlife.ca](https://mysunlife.ca). You will also receive a Sun Life Explanation of Benefits (claims statement) electronically or by mail, depending on how you are set up to receive this information. The service provider may also give you a printed Sun Life Connect eClaims statement.

### WILL SUN LIFE CONNECT SUBMIT MY COORDINATION OF BENEFITS OR HEALTH SPENDING ACCOUNT CLAIMS?

No, this feature is not yet available for provider-submitted claims. For now, you will have to continue to submit your Coordination of Benefits or Health Spending Account claims manually once you receive your Explanation of Benefits (claims statement).

### MY SERVICE PROVIDER TOLD ME I CANNOT USE THIS SERVICE. WHY?

Sun Life is aware that a few employers are still reviewing this service and have not yet made it available to their employees. It's possible that you may not be able to use the service under your employer's plan.



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