Sun Life

eClaim Overview and Frequently Asked Questions (FAQs)

Key messages

1. The digital eClaim platform replaces the current paper process to submit a life claim. This means you won't need to use the Notification of Death form.
2. All administrators can access the eClaim platform.
3. The platform guides you through the claim submission process and clearly outlines any additional requirements to avoid delays in processing. Supporting documents can also be uploaded through the platform.

What's not changing?

- Paper claims will continue to be required for accidental dismemberment, living benefit loans or waiver of premium claims.
- We've kept our claim review and communication processes the same to make this transition easier.
- Beneficiary designations are still required (and can be uploaded to the platform).
- Administrators will need to enter the same information as on the Notification of Death form. The platform prompts will adapt based on the information provided.

Expected benefits

- Digital guided experience – identifies claims eligible for express payment and prevents not-in-good order submissions. If the claim does not qualify for the express program, requirements will be outlined prior to submission. This will mean reduced efforts for administrators and claimants.
- Smart input fields – ensures all required information is provided, reducing the number of times we must go back to administrators to clarify or get missing information
- Upload documents directly at time of submission.

Frequently Asked Questions

Category	**Questions and answers**
Access Details	**How can I access the eClaim platform?** Use this link provided to access the eClaim platform.
Submission Details	**1. Can I submit all my life insurance claims via the eClaim platform?** The eClaim platform will only accept claim submissions for deceased insureds. Continue to submit your dismemberment, living benefit loan, survivor income benefit and waiver of premium claims via the existing paper claim process. **2. What if I don't have all required documents for the claim?**

- We recommend that you start the submission process with the documents you currently have. You can use the 'Save for later' functionality to save all changes and come back to the claim when you're ready to continue; or
- You can submit the claim without all required documents and claim adjudicators will follow up with you.

3. Can more than one person work on a claim before it's submitted?

If you work with a team of administrators, we suggest using a group email address to send the 'Save for later' link and the submission summary email to anyone who has access to that shared email inbox will be able to resume a pending submission and/or review the submission summary.

4. How do I access a saved/pending submission?

When you initiate the claim and select the 'Save for later' button you will receive an email with a link to the pending/saved submission with instructions on how to access it. You'll need to save this email to be able to resume your submission at a later date. You'll have 30 days to complete your submission.

5. Why do we need the plan member's marital status?

The marital status of the deceased is required for a claim because:

- If the beneficiary on the policy is the Client's spouse and the marital status is widowed, we will need to determine whom the death benefit is payable to. Additional requirements may be needed.
- In Quebec, if the beneficiary is the Client's spouse and the marital status is divorced, we require a copy of the divorce certificate. As per the Civil Code of Quebec, if the divorce takes effect after December 1, 1982, the beneficiary appointment to the spouse is null and void and the policy becomes payable to the estate.

6. Why do you need a cause of death?

- Cause of death information is essential to adjudicating the claim. It helps to ensure we pay the claim according to the terms of your benefits plan.
- This information also supports strong risk management practices, including identifying suspicious activity and potential fraud or misrepresentation.

7. What if I don't know the cause of death?

Please select other/unknown cause of death in the drop down and provide any additional information you have. An adjudicator will be in touch with the next steps.

8. **What if I do not have funeral home information?**

This is required information to process the claim. You can save your partially completed claim and submit it once you have the funeral home details.

9. **Why are you asking for plan sponsor contact information?**

- We ask for the main point of contact to ensure we send requests for additional information to the right person. This removes unnecessary delays in processing.
- We use this information to confirm the person submitting the claim is authorized to do so by the Group Policy Holder.
- We'll send a summary of the claim submission to the email address provided if you request it.

10. **Why do I get an error message when I try to move between the application screens?**

We've designed the system to ensure all necessary information is provided, helping you submit a complete claim the first time. You'll need to complete all mandatory fields on the screen before you can move to the next screen.

11. **Do I have to submit a claim for all life insurance benefits?**

If the deceased had optional and/or accidental coverage, you can enter these details separately on the Coverages screen. Only one eClaim submission for all benefits under your life insurance policy is needed.

12. **What happens after I submit an eClaim?**

The claim will be reviewed by our Claims team, as it usually is. If there are any additional requirements, the adjudicator managing your claim will reach out. If no additional requirements are needed, you'll receive a confirmation email once the claim has been paid.

13. **What happens if I need to submit additional information/documents after I've submitted an eClaim?**

You can still email the Group Life Claims team any additional documents or information.

14. **How will the Claims teams contact me if they need to?**

Our Claims team will continue to communicate with you via email or by phone, as they do today. We'll use the contact information you provide in the plan sponsor section.

15. **Can I track the status of a submitted claim?**

For now, the eClaim platform only allows for claim submissions. You'll receive payment status confirmations as you have before.

	16. How do I get a record of what I submitted? • When completing the application, you'll be asked to confirm whether you want to have a summary of your claim submission emailed to you. If you select this option, an email will be sent to the address you provided. • The email you receive will have a summary of the information submitted for the claim.
Error Messages	**1. Why do I keep receiving errors that information is missing?** • The guided experience shows what information we need to process the claim. You won't be able to submit the claim without completing the required fields. • You can save your claim and come back once you have that required information. **2. When uploading documents I received an error message. Why?** • The accepted document formats are: PDF, JPG, JPEG, or PNG, up to 10 Mb each • You can upload a maximum of 10 files
Technical Support	**Who do I contact if I have technical difficulties?** • Contact your Sun Life Service Representative for additional support.