



Your guide to making a claim for Personal Benefits Critical Illness Insurance

When critical illness strikes, you're faced with many unexpected expenses besides the ones covered under government and employee benefits plans. Your Personal Critical Illness Insurance provides a one-time, lump-sum cash benefit that you can use in any manner you wish. This guide will help you through the claims process, so you can help make recovery your top priority.

You can apply for Critical Illness benefits 30 days from the date that you were first diagnosed with the covered condition. Please be sure to check the definitions of covered critical illnesses at the time of your claim. The definitions describe the type and severity of the condition that must be met in order for benefits to be paid. Current definitions for covered conditions are available at www.manulife.ca/mypersonalbenefits

Step One: complete the paperwork

- Complete the relevant Personal Benefits Critical Illness Claim forms.
- Different Attending Physician's Statements may be required for different covered critical conditions. Contact us at 1-877-481-9169 to find the right form for you.
- Please note: It is your responsibility to help ensure that the completed form and copies of all supporting documents (e.g. x-rays, scans, blood work or other test results and specialist consultations) are sent to Manulife Financial for assessment of your claim. Your doctor may charge a fee for this service. This fee is not covered under your Personal Benefits policy.

Step Two: submit the claim

- Please submit your claim within 90 days of the first diagnosis of the condition, otherwise a reasonable explanation of the delay is needed. Should there be a delay, the claim must be filed within a period no longer than one year from the date of the first diagnosis for the condition.
- Please submit your completed forms in a sealed envelope to help ensure that the confidentiality of your personal information. Submit the forms to the address noted below

For English Claims

Manulife

PO BOX 400 STN PLACE-D'ARMES, MONTREAL QC H2Y 3H1

Tel: 1-877-481-9169 Fax: 1-866-292-9050

Email: group_disability_claims@manulife.ca

For French Claims

Manuvie

PO BOX 400 STN PLACE-D'ARMES, MONTREAL QC H2Y 3H1

Tel: 1-877-481-9169 Fax: 1-866-292-9050

Email: groupe_invalidite@manuvie.ca

- If you are submitting a claim for a family member over the age of 16, your family member must also sign the authorization for release of their medical information.

Step Three: assessing the claim

- Once all of the necessary claim documents have been received in Manulife's claims office, we will contact you within three working days to let you know that we have received your information.
- At this time a case manager will be assigned to you and will call you to gather any additional information if required, discuss your claim, and answer any questions you may have about the process. If you are unable to talk to us by phone for any reason, Manulife Financial will make other arrangements to communicate with you.

Step Four: approving the claim

- We will contact you within ten days about the status of your claim.
- If your claim is approved you will receive a cheque or direct deposit with an Explanation of Benefits.
- If your claim is not approved, you will receive a letter explaining why you did not qualify for benefits.

If you disagree with Manulife Financial's assessment of your claim, you can appeal the decision within 60 days of our letter. Your appeal must be in writing and should include any new information required to support your request to reassess your claim. All costs for obtaining this new information, such as test results and medical reports, would be at your expense. These fees are not covered under your Personal Benefits policy.

Step Five: payment

Critical illness benefits are payable in one lump-sum amount by a cheque or direct deposit. Personal Critical Illness Insurance provides a one-time benefit. As a result, your coverage ceases once you have been diagnosed with a covered condition and your Critical Illness benefit has been paid. If you have spousal or child coverage, that coverage will continue until such time as you choose to stop their coverage or they are diagnosed with a covered condition and a critical illness benefit has been paid.

Taxes and Interest

Critical illness benefits are treated as non-taxable, so Manulife Financial will not deduct any taxes from the benefit payment.

For benefits questions

If you have questions or need more information about the Personal Critical Illness Insurance claim process, the documents you will need to submit, or if you would like to check the status of a claim, please contact us. We'll be glad to help. Contact us Monday to Friday from 8 a.m. to 5 p.m. (EST) at (877) 481-9169 or at group_disability_claims@manulife.ca

The Manufacturers Life Insurance Company (Manulife).

Group Benefit products and services are offered by The Manufacturers Life Insurance Company (Manulife). Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. © 2021 The Manufacturers Life Insurance Company. All rights reserved. PO Box 2580, STN B Montreal QC H3B 5C6. Accessible formats and communication supports are available upon request. Visit Manulife.ca/accessibility for more information.