

SHORT-TERM DISABILITY

How to file your short-term disability claim

If you are going to be out of work – or are already out of work – due to an illness or injury, you may be eligible to receive short-term disability benefits. Here is some helpful information to get your claim started:



What we may need...

... from you	... from your employer	... from your doctor
<ul style="list-style-type: none"> • HIPAA and Privacy form. This form allows for the release and disclosure of information about you that we may need to evaluate your claim; for example, it allows us to obtain your medical records directly if we need them. Please note, if you do not complete the HIPAA and Privacy form, you will be responsible for obtaining any additional medical information we might need to process your claim. • Car accident report. If your disability is a result of a car accident, you will need to provide the police report from the accident. 	<ul style="list-style-type: none"> • Employer’s Statement. This form provides us with information on your claim and on your employment, salary, benefits, and other sources of income. Check to see whether your employer has completed and submitted this form to Sun Life. 	<ul style="list-style-type: none"> • Attending Physician’s Statement (APS). This form provides us with specific medical information about your condition and expected recovery. • Medical notes or test results. Notes and results related to your condition may help us make the most informed decision. • Treatment notes. These are notes from your doctor or any other treating provider (such as a counselor or therapist if your claim is due to a psychiatric condition).

How to get the SunAdvisor® HIPAA and Privacy form and Attending Physician’s Statement

Depending on how you initiate your claim, either your employer or Sun Life will provide you with the forms you need and/or advise you if/when additional information is needed. If you need to access the forms, you can:

- Request these forms from your employer
- Go to our website at www.sunlife.com/us:
 - Under Client support, select Find a form
 - Select SunAdvisor® from the drop-down menu¹
 - Select SunAdvisor® Claim Packet
- Contact Sun Life at 855-629-8811 or myclaimdocuments@sunlife.com

Filing your claim by e-mail, fax, or mail



Step 1.

Contact your employer to confirm you are eligible for benefits. If you are eligible, your employer will:

- Submit the Employer's Statement to Sun Life
- Provide you with an APS and HIPAA and Privacy form

Step 2.

Fill in your name and Group Policy Number on the APS and send a copy of it to your doctor. You can have your doctor send the completed APS directly to Sun Life. If you prefer to submit all of your paperwork together, have your doctor mail the documents to you or go to pick them up in person.

Step 3.

In order for Sun Life to be able to obtain any additional medical information on your behalf, you must complete your HIPAA and Privacy form. Make a copy of your completed paperwork for your records and submit the documents to Sun Life by e-mail at myclaimdocuments@sunlife.com, by fax to 781-304-5519, or by mail to:

Sun Life Assurance Company of Canada
SunAdvisor® Claims, SC 3212
P.O. Box 81915
Wellesley Hills, MA 02481.

Filing your claim online²



Step 1.

Complete the Employee's Statement by following these steps:

- Visit www.mysunlifebenefits.com
- Click on File a disability claim online, located under My Disability benefits
- Enter your Group Policy Number or Agreement Number (from your employer) and Social Security Number
- Answer a few questions about your occupation and disabling illness or injury
- Click Submit Your Claim

After we receive your claim information, we will reach out to your employer to complete and return the Employer's Statement to us.

Step 2.

Print the APS and fill in your name and Group Policy Number. Send a copy of the APS to your doctor to complete. You can have your doctor send the completed APS directly to Sun Life. If you prefer to submit all of your paperwork together, have your doctor mail the documents to you or go to pick them up in person.

Step 3.

In order for Sun Life to be able to obtain any additional medical information on your behalf, you must complete your HIPAA and Privacy (Employee Authorization) form. Make a copy of your completed paperwork for your records and submit the documents to Sun Life by e-mail at myclaimdocuments@sunlife.com, by fax to 781-304-5599, or by mail to:

Sun Life Assurance Company of Canada
Group STD Claims
P.O. Box 81915
Wellesley Hills, MA 02481.



What can I expect from Sun Life?

We'll do an initial assessment

As soon as we receive your completed HIPAA and Privacy form, Attending Physician's Statement, and Employer's Statement, we will consider a number of different factors when assessing your claim, including policy eligibility requirements, your job requirements, your medical information, and how your illness or injury affects your ability to perform your job. As part of the review, we may ask you, your doctor, or your employer for more information.

We'll let you know the status

Upon review of your claim, we will update the status of your claim to pending, approved, or denied. Here's what each of those means:

- **Pending.** For some claims, we may determine that we don't have enough information to make a proper decision. If this is the case, we try to get the additional information we need as quickly as possible. We will let you know as soon as we determine that more information is needed.
- **Approved.** We determine that part of your claim or your entire claim is approved according to your employer's short-term disability plan. You and your employer will be notified in writing that we have approved your claim.

Please note: If your claim is approved and you provide an estimated or actual return-to-work date, the online status will change from "Approved" to "Closed. The claimant has or will have returned to work." This status means that you will receive payments until the anticipated return-to-work date shown online.

- **Denied.** If we determine that your claim is not approved, we will notify you in writing and provide the reasons for our decision. If you do not agree with our decision, there is an appeal process in place.
- **Under review.** You may see this before a decision is made.
- **Advice Provided to Employer.** A recommendation to approve, pend, or deny your claim has been sent to your employer. You can contact your employer to find out the status of your claim.

You can check your claim status, view payment status, or see if there are messages posted about your claim at www.mysunlifebenefits.com by clicking on Check your claim status online. You will need your **claim number** and **Social Security Number** to log in.

After you have initiated your claim, all inquiries or follow-up questions can be directed to our short-term disability client service number at 855-629-8811, Monday through Friday, from 8 a.m. to 8 p.m. ET.

1. If in New York, browse the list under "Employee benefits forms if located within New York."

2. Online claim submission is not available in New York.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI). Product offerings may not be available in all states and may vary depending on state laws and regulations.

SunAdvisor services for self-insured short-term disability and salary continuation plans are not insurance.

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