

## Making a critical illness claim

You've just been diagnosed with a critical illness. Naturally, you and your family are facing some serious issues including your financial responsibilities. During this difficult time, we want you to know that your peace of mind and recovery are very important to us.

### We're here to help

Depending on your critical illness coverage, if you're diagnosed with a covered condition and you've satisfied a specified waiting period (30 days in most cases), you may be eligible to receive a cash benefit from us.<sup>1</sup>

#### OUR COMMITMENT TO YOU

To provide superior customer service through prompt handling of your critical illness claim by:

- Empathetic, clear and compassionate communication with you
- Fair determination and payment of benefits

### Making a critical illness claim

Here's what you (or a loved one) need to do:

**Notify your advisor as soon as possible** after receiving the diagnosis of a critical illness. Your advisor will help you navigate through the claims process.

**Review your critical illness policy in detail** with your advisor to make sure that the condition you've been diagnosed with is one of the covered conditions or Early Intervention conditions, included in your policy.

**Either you or your advisor should contact our Living Benefits Claims team** so that we can send you the appropriate forms and information to help guide you (or a loved one) through the claims process.

**If you're making a claim under the LivingCare Benefit,** call the number below directly. Manulife will arrange for a Care Advisor to visit you and provide a cognitive and physical assessment.

**Call 1-866-575-0684**

When you call, please have the following information ready:

- Policy number(s)
- Full name of the insured person as it appears on the policy
- Date of diagnosis of covered condition
- Type of covered condition (this information is essential, since we use this to determine which forms to send to you)

#### **Personally complete the claim forms we send you.**

It's very important that you and your physician complete the claim forms and that we receive detailed answers to every question. Your advisor can guide you through the paperwork. For most claims, we require test results to confirm a diagnosis (details on tests are included on the claim forms)<sup>2</sup>. Please include all test results that support your diagnosis when you send in your claim forms.

**Send us your completed claim forms as soon as possible.** We'll begin reviewing your claim right away (we'll start even before the 30-day waiting period is completed). Your advisor can help by sending in the paperwork for you.

<sup>1</sup> Depending on your policy, if you're diagnosed with one of the covered conditions or Early Intervention conditions as defined in your contract and you satisfy a specified waiting period (30 days in most cases), you'll receive a critical illness benefit. Your contract will provide details of the coverage available under your policy. Restrictions may apply and some periods are longer than 30 days. Your advisor can provide more details.

<sup>2</sup> IMPORTANT: Any reference to testing, tests, test results, or investigations excludes genetic tests. Genetic test means a test that analyzes DNA, RNA or chromosomes for purposes such as the prediction of disease or vertical transmission risks, or monitoring, diagnosis or prognosis.

## What happens next?

**We may need more information.** If we have asked your physician and/or provincial health provider(s) for medical information, it normally takes a few weeks for us to receive these reports. We will continue to process your claim in the meantime.

**We'll deal directly with you.** You'll have a chance to ask questions and we'll be able to explain the claims process to you. We'll send your advisor copies of all meaningful correspondence that we have with you so your advisor is up-to-date on your claim.

## Your personal information is secure.

At Manulife, your privacy is important to us and we keep the information we gather strictly confidential and use it only for the purposes specified in the application for your policy. These purposes include underwriting and administering your insurance policy and paying claims. For more information on our Privacy Policy, please go to [manulife.ca](http://manulife.ca).

**TIP: Your claim will go more smoothly if you provide us with as much information as possible – as soon as possible.**

For more information about making a critical illness claim, please contact your advisor or call our Living Benefits Claims team at 1-866-575-0684

