



GROUP LIFE

How to submit a life insurance claim online

We want to make this process as easy as possible during a difficult time. Our benefits website, www.sunlifeconnect.com, makes it easy for employers to submit a life insurance claim online.

Information we will need¹



Death certificate

A copy of the death certificate confirming the cause and manner of death must be provided. Sun Life may request the original death certificate if the copy is illegible or missing information. If the death occurred outside of the U.S., Sun Life will require the original death certificate.

Employee payroll records

You will need to provide payroll records for the month prior to the payroll cycle during which the deceased last worked. If the claim is for a dependent, payroll records are still required to verify that the employee was working prior to the dependent's death.

Enrollment information and forms

Copies of the employee's current and past enrollment confirmation/forms must be provided.

Beneficiary designation

Providing the newest beneficiary designation form on file will allow the Sun Life claims analyst to communicate with and pay the appropriate beneficiary. If no beneficiary is on file, Sun Life will pay the claimant in accordance with your group's policy.

Claimant statement

This statement provides the Sun Life claims analyst with the beneficiary's contact information and claim payment selection (lump-sum check or interest-bearing account, if applicable). Each named beneficiary should complete the claimant statement.

Authorization forms (when necessary)

If a Sun Life claims analyst needs to request accident or medical records, these authorization forms allow Sun Life to request and obtain any health-related information and non-health-related information that we need to make a claims decision.

Funeral home assignment (optional)

This must be provided if the funeral home is to receive the life insurance proceeds directly from Sun Life. If the claim is approved, benefit proceeds will be paid directly to the funeral home, and any remainder will be paid to the beneficiary(ies).

Submit the claim online



Follow these steps to submit a claim online:

- Log in to www.sunlifeconnect.com.
- Select the *Claims* tab, and then *Life insurance* under *Submit a new claim*.
- Fill out the required information, which includes general employee information, dependent information, employment and claim information, and salary and benefits information.
- Review the information you entered. You can edit the information by selecting the *edit* button within each section. Once you confirm the information is accurate, select *Continue*.
- Certify that you have reviewed the fraud warning for your state and agree to the terms and conditions.
- Verify your name, telephone number and submission date.
- Select *Submit claim*.

- Upload the documents that Sun Life needs to review the claim by selecting *Upload additional documents*.
- Fill in the required information and select *Upload document*. You can only upload one document at a time.

Please note that it may take up to 48 hours for the claim to appear on the *View status claims* page within www.sunlifeconnect.com.

If the claim is determined payable, the analyst will issue the payment within 10 business days of receiving all of the information necessary to complete the claim.

All correspondence from the Group Life Claims Department will include the direct phone number of the analyst who is reviewing the claim. The beneficiary can contact the analyst directly to inquire about the status of his or her claim.

Next steps

After the claim is submitted, a Sun Life claims analyst will review the initial submission within five business days. The analyst may then follow up with you or the beneficiary for additional information by telephone, email or letter. Any additional information will be reviewed within five business days of its receipt.²



Questions? Contact your Client Relationship Executive or Sun Life Client Services at 800-247-6875.



One Sun Life Executive Park
Wellesley Hills, MA 02481

www.sunlife.com/us

GLFL-8280f

1. If Sun Life forms or requirements change, additional information may be required from the employer or claimant. Necessary claim information may change on a case-by-case basis.

2. Instances such as, but not limited to, claim handling for minor beneficiaries, lost beneficiaries, claims without beneficiaries and situations in which death may have resulted from a suspected criminal act may delay a Life claim. Additionally, police reports, toxicology screens, autopsy reports and the death certificate may be required for an AD&D claim. The level of review for these claims may result in a processing delay.

© 2019 Sun Life Assurance Company of Canada, Wellesley Hills, MA 02481. All rights reserved. Sun Life Financial and the globe symbol are registered trademarks of Sun Life Assurance Company of Canada. Visit us at www.sunlife.com/us.