



## **FAQ's (Frequently Asked Questions) for Critical Illness Claims**

### **Describe the process for clients to submit a claim:**

CHUBB Life Insurance Company of Canada ("Chubb Life") operates an internal claims department. Claims are handled in the CHUBB Life office located at 199 Bay Street, Suite 2500 P.O. Box 139 Commerce Court Postal Station Toronto, ON Canada M5L 1E2.

The claim forms can be requested by the group plan Administrator by contacting the Claims Department via the toll free number: English: 1-877-772-7797 or French: 1-877-337-9494 or email address [claims.A\\_H@chubb.com](mailto:claims.A_H@chubb.com).

If the notification of claim is provided by the insured person Chubb Life will provide the insured person with all the required claim forms to be completed, including the Administrator Statement. Due to privacy regulations, it will be the insured person's responsibility to forward the Administrator Statement to the appropriate person for completion.

The required forms are:

- Claimant's Statement, to be completed by the Claimant
- Authorization to Obtain Information, to be completed by the Claimant
- Administrator Statement, to be completed by the Administrator
  - Attending Physician's Statement, to be completed by the Attending Physician, together with supporting medical documentation confirming the Critical Illness diagnosis (i.e., diagnostic test results, pathology report)

In addition to the completed Claim Package, Chubb Life may require:

- Copy of the Enrolment Form/Application for Insurance, confirming optional, spousal and/or dependent coverage

*Please note that additional requirements may be required based on the diagnosis.*

### **Claims can be submitted by clients as follows:**

Completed claim forms and supporting documentation may be submitted via the following channels:

Email: [claims.A\\_H@chubb.com](mailto:claims.A_H@chubb.com)

Fax-(416) 368-0641

Mail: 199 Bay Street, Suite 2500 P.O. Box 139 Commerce Court Postal Station Toronto, ON Canada M5L 1E2.

## **Turnaround time on claim decisions and payment of benefit.**

Claims with complete forms/requirements are acknowledged and assigned within one to two days of arrival; we ensure this by monitoring our New Claim Queue for incoming claims.

Once the claim forms are received, the initial assessment is completed within 10 business days. At this time we determine if the claim requires additional information or if a claim decision can be rendered.

If additional documentation is required, it is requested from the appropriate party. Once the outstanding documentation is received, the claim file is reviewed within 10 business days of receiving the final piece of information to render a final decision.

Once a decision is rendered, the appropriate letter is sent to the insured person and administrator.

**What can delay a claim decision or payment?** A claim decision may be delayed due to incomplete forms, forms that are not fully completed, errors in completing the forms.

We may also require additional information from third parties such as doctors or hospitals which we directly pursue or utilize a third-party investigator for depending on the circumstances. Please refer to “What is Chubb’s process for obtaining medical information” below for additional details.

Claim payments may be delayed if the insured passes away while the claim is in progress or the claimant is mentally incapable of pursuing the claim. These situations arise occasionally.

## **What is Chubb’s process for obtaining medical information?**

The request for medical information is completed via fax.

There are instances where we engage a third party vendor to assist with obtaining medical records either from a physician, health care provider, hospital, and/or health facility.

There are circumstances where third parties do not accept the completed claimant Chubb Life authorization resulting in a specific authorization for the health facility. This results in the requirement for completion of an additional authorization which may result in a delay with the documentation being released.

There are also instances where pre-payment is requested from the physician’s office, health care provider, hospital, and/or health facility; this is not communicated until the initial Chubb/Chubb Life request has been received by the third party. This may also result in a delay of receiving the required information.

## **How long does Chubb wait before a follow up is sent to the doctor if nothing is received?**

We complete a follow-up within, and approximately every, 30 business days.

**How many attempts are made?**

Three to four attempts will be made.

**Are there any escalation protocols established if this continues to further delay the employee's claim?**

We have various protocols in place.

The protocols are as follows: contact the MD office via telephone, there are instances where we ask the claimant for assistance in contacting the MD to expedite the request, we will also engage a third party vendor to assist with the pick-up of medical records.

In extreme circumstances, we also contact the provincial Medical Association for assistance.

**How and who is provided status updates on the claim, and at what frequency?**

Depending on the complexity of the claim, the various touchpoints and status updates will vary.

For example, if we are experiencing delays in obtaining medical documentation from a specific provider, we will follow up prior to the 30 business day mark. We aim to provide written updates as required to both the claimant and administrator. This may be in the form of written correspondence and/or verbal update.

**What is the claim turnaround time once all information is received?**

A status and/or decision is rendered within 10 business days of receiving the final piece of documentation which allows us to adjudicate the claim.

**What is the service standard expectation for claims (e.g. claim assessment will be completed within X days)?**

Our standard process is to have the initial claim assessment completed within 10 business days of receiving the initial claim documentation.