

# Beneficiary Guide

Your guide to making a claim for Group Life Insurance





When there is a death in the family, having access to cash to meet pressing needs is a common concern. At Manulife, we know how important it is to provide that financial security, so we do all that we can to make claiming for Group Life Insurance as simple and efficient as possible. This guide will help you through the process of making a claim and will answer many questions you may have. If you need more information, we'll be glad to help.

## What documents are required when I make a claim?

There are a series of forms that Manulife requires in order to process a claim for life or accidental death insurance. The plan sponsor (the employer, union or association through whom the benefits are offered) is responsible for completing some of these forms. The rest are included with this package.

### Please submit the following with all Life claims:

- a completed Life Claim form
- an original Funeral Home Certificate or original Provincial Death Certificate (provides proof of death)

### For claims over \$300,000:

- an Attending Physician's Statement (APS), completed by the deceased's physician, is also required

### Claims for Optional Life (regardless of dollar value):

- are reviewed to determine if any additional information may be required

## In some cases, you must also provide the following:

- **If the beneficiary is a minor**, and you are his or her Trustee, you will need to submit copies of the Appointment of Guardianship documents to show that you are the beneficiary's guardian (unless you have been named as such on the deceased's group insurance enrolment form).
- **If the death was accidental** and the deceased had Accidental Death insurance, you will need to provide details of the accident when you complete the Life Claim form. We will also need a completed Attending Physician's Statement (APS). If newspaper clippings are available to provide further clarification of the circumstances of death, these are helpful and should be submitted as well.
- **If the death occurred outside Canada**, you should describe the reasons for the visit outside Canada and include copies of the travel itinerary and plane tickets. We will also require a copy of the deceased's passport, and any documents relating to the disposition of the body (how the remains were returned to Canada). If the death was caused by accident or homicide, you should include copies of any local newspaper clippings reporting the death. This will help us verify the circumstances of death and may eliminate the need to interview local officials, which will help Manulife to avoid delays in processing the claim.

## Submitting the claim

### How soon must I make a claim?

The period of time after the death of a loved one is very difficult, and we want to do all we can to ease the burden and stress. The sooner a claim is submitted, the sooner we can provide the financial support that was intended by the life insurance. There are time limits under the group benefits contract for making a claim (under most standard plans, you must file your claim within one year from the date of death). We encourage you to file your claim as soon as reasonably possible after the death.

### Where should I send my claim?

Once you and the deceased's physician have completed the claim forms and you have gathered any other necessary documents (see [Assessing the Claim](#)), you should send them to the plan sponsor (the employer, union or association through whom the benefits are offered), who will submit them along with the rest of the required forms to Manulife.

## Assessing the claim

### When should I expect to hear back once the claim has been submitted?

Once all of the necessary claim documents have been received in Manulife's claim office, our service standard is to review these and to make a decision within five business days. If we need further information, we will contact your plan sponsor to request it.

### Why would Manulife need more information to assess the claim?

In most cases, the forms submitted provide enough information to make a decision on the claim. However, there are some situations where we require more information to ensure the claim is being properly paid. For example:

- **If the life insurance is payable to the deceased's Estate**, we may need a notarized copy of the probated Will. The information required varies depending on the size of the claim, the province, and whether a Will exists. Please call us directly and we will help to identify any additional documents or information that you may need to provide.
- **If a beneficiary died before the insured person**, we would require a copy of the deceased beneficiary's death certificate, as well as any documentation required above. In these cases, the proceeds would be paid equally to any remaining beneficiaries or, if there are none, to the deceased's Estate.
- **If the death was accidental and a claim is being made for Accidental Death benefits**, we may require copies of police reports, a coroner's report and/or a toxicology report depending on the nature of the accident. If these reports

are available to you, please submit them to us. Otherwise, we will order them from the appropriate authorities, based on the authorization you give us when you complete and sign the Life Claim form.

## Paying the claim

### Where will the life insurance payment be sent once the claim is approved?

Our standard practice is to send the claim payment to the plan sponsor for delivery to the beneficiary. If preferred, and on written request from the plan sponsor, we will be happy to send the claim payment directly to the beneficiary.

### Is interest paid on the life insurance amount?

Interest is paid on the life insurance amount from the date of death until the date the payment is made. Interest rates are set by Manulife on a monthly basis. The interest amount is shown as 'delay interest' on the life insurance payment.

### Are life insurance proceeds taxable?

Life insurance proceeds are not taxable, provided the named beneficiary is a person, and not the 'Estate'. If proceeds are payable to the 'Estate', they may be subject to Estate taxes. You should discuss the tax implications with your personal financial advisor. While the life insurance proceeds are typically not taxable (as above), the interest paid is taxable. At the time of settlement, you will be issued a T5 (and R el eve 3 if you are a resident of Quebec) if the interest paid is more than \$50.00.

### What options are available for payment of the life insurance?

Unless the plan sponsor has specifically arranged otherwise, life insurance proceeds are paid by lump sum cheque payable to the beneficiary.

## For help in this time of loss...

If you need help in this time of loss and are not sure where to turn, you can find local support by contacting the Canadian Mental Health Association:

Canadian Mental Health Association  
8 King Street East, Suite 810, Toronto, ON M5C 1B5  
Telephone: (416) 484-7750 Fax: (416) 484-4617  
General Inquiries: [info@cmha.ca](mailto:info@cmha.ca)  
Web site: <http://www.cmha.ca>

**If you have access to grief counseling through an Employee and Family Assistance Program, we encourage you to access that support.**

## For benefit questions...

If you have questions regarding the group life insurance benefit or the amount payable, please contact your plan sponsor. The plan sponsor can also help you if you have questions regarding any pension benefits (or death benefits related to such a pension).

If you have questions regarding the life insurance claim process or the documents you will need to submit, or if you would like to check on your claim once submitted, our Group Life Claims Processing Unit will be glad to help.

**Contact us Monday to Friday from 8am to 5pm (AST) at (902) 453-4300 or toll-free at 1-866-447-4517, or at [Group\\_Life\\_Claims@manulife.com](mailto:Group_Life_Claims@manulife.com).**

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