

Checklist - Living Benefit Claim Requirements (Hospital Income Benefit)



Important Reminders:

- Submit only certified true copies
- Documents submitted will not be returned

Basic Claim Requirements

1. **Claimant's Statement** [form to be supplied by Sun Life of Canada (Phils.), Inc.]
2. **Attending Physician's Statement** [form to be supplied by Sun Life of Canada (Phils.), Inc.]
3. **Statement of Account** from hospital
4. Two (2) valid **Proofs of Identity** (*preferably government issued IDs with photo and signature*) of the Claimant

If claim is contestable (claim is within two years from date of policy issue or last reinstatement)

- **Authorization** [form to be supplied by Sun Life of Canada (Phils.), Inc.]
- **Admitting History** or its equivalent inclusive of other hospital records containing patient's past medical history
- **Discharge Summary** or its equivalent

If claim is caused by an accident or violence

- **Authorization** [form to be supplied by Sun Life of Canada (Phils.), Inc.]
- **Police Report**
- **Driver's License** if accident occurred while insured was driving a vehicle

Additional Claim Requirements (*submit requirements appropriate to your health condition*)

If diagnosis is Heart Attack (must be diagnosed by Cardiologist or Cardiovascular Surgeon)

- New electrocardiographic (ECG) changes
- Blood tests
- Medical Records indicating the history of typical chest pain

If diagnosis is Stroke (must be confirmed by a Neurologist)

- CT Scan or MRI

If diagnosis is Cancer

- **Surgical Pathology/Histopathology Report**
- **Biopsy Results**

If diagnosis is Kidney Failure

- **Creatinine Clearance**
- **Glomerular Filtration Rate (GFR)**
- **Laboratory Tests/Procedures** (i.e. blood test, ultrasound, etc.)

If insured underwent Major Organ Transplant

- **Record of Operation**

If diagnosis is Dissecting Aortic Aneurysm (must be confirmed by Cardiologist or Cardiovascular Surgeon)

- CT Scan, MRI, MRA or Angiogram

If diagnosis is End Stage Lung Disease

- FEV1 test result
- Medical Records

If diagnosis is Poliomyelitis (must be confirmed by a Neurologist and/or Infectious Disease Specialist)

- Cultures of throat washings, stools or spinal fluid
- Spinal tap and examination of the spinal fluid using PCR
- Test for levels of antibodies to the polio virus

If diagnosis is Multiple Sclerosis (must be confirmed by a Neurologist)

- Nerve Biopsy or Neural Biopsy or Electrophysiology
- Medical Records indicating the following:
 - ✓ Two episodes of well-defined neurological abnormalities
 - ✓ Evidence of demyelinating lesions at more than one site within the central nervous system

If diagnosis is Chronic Liver Disease

- Medical Records

If diagnosis is Progressive Muscular Atrophy (must be confirmed by a Neurologist)

- Electromyography

If surgical operation is performed (applicable only to Sun First Aid and Sun First Aid Plus)

- Record of Operation

Note: Other requirements may still be required after initial review of submitted documents. Contestable claims are subject to investigation and will affect processing time.

For further inquiries, please contact our Customer Care Center at telephone number 849-9888 from Mondays to Fridays, 8:00 a.m. to 7:00 p.m. or visit our website at www.sunlife.com.ph.

