

# Checklist - Living Benefit Claim Requirements Critical Illness Benefit (CIB)

## 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. **Authorization** [form to be supplied by Sun Life of Canada (Phils.), Inc.]
4. **Admitting History** or its equivalent inclusive of other hospital records containing patient's past medical history
5. **Discharge Summary** or its equivalent
6. Two (2) valid **Proofs of Identity** (*preferably government issued IDs with photo and signature*) of the insured

## If critical illness is caused by an accident or violence

7. **Police Report**
8. **Medico-Legal Report**

## 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 Test
- 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
- Laboratory Tests/Procedures (i.e. blood test, ultra sound, 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 Major Burns

- Body Surface Area Chart

### If diagnosis is Progressive Muscular Atrophy, Amyotrophic Lateral Sclerosis, Progressive Bulbar Palsy or Motor Neuron Disease (*must be confirmed by a Neurologist*)

- Electromyography

### 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 Paralysis (*must be confirmed by a Neurologist*)

- Medical Records indicating complete and permanent loss of use of arms and legs

### If diagnosis is Total Blindness (*must be confirmed by an Ophthalmologist*)

- Medical Records indicating total, permanent and irrecoverable loss of all vision in both eyes

### If diagnosis is Loss of Limbs

- X-ray of the affected area
- Record of Operation or Surgical Report

### If diagnosis is End Stage Liver Failure

- Medical Records



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

### If diagnosis is Aplastic Anaemia *(must be diagnosed by a Hematologist)*

- Bone Marrow Aspiration/Biopsy
- Laboratory Results indicating permanent bone marrow failure resulting in bone marrow cellularity of less than 25% and any two of the following:
  - ✓ Absolute neutrophil count of less than 500/mm<sup>3</sup>
  - ✓ Platelets count less than 20,000/mm<sup>3</sup>
  - ✓ Reticulocyte count of less than 20,000/mm<sup>3</sup>
- Complete Medical Records indicating treatments received

### If diagnosis is Bacterial Meningitis *(must be confirmed by a Neurologist)*

- Lumbar Tap Results or Cerebral Spinal Fluid Findings

### If diagnosis is Benign Brain Tumour

- CT Scan or MRI
- Surgical Pathology Report
- Medical Records indicating persistence of neurological deficit

### If diagnosis is Deafness *(must be clinically confirmed by an Otorhinolaryngologist or ENT Specialist)*

- Medical Records from Hearing Diagnostic Center
- Audiometry

### If diagnosis is Encephalitis *(must be confirmed by a Neurologist)*

- Medical Records indicating severe inflammation of brain substance and persistence of the neurological deficit for at least six (6) consecutive months

### If diagnosis is Meningeal Tuberculosis *(must be confirmed by a Neurologist)*

- Medical Records/ Laboratory Tests indicating the cause of the meningitis and persistence of the neurological deficit for at least six (6) consecutive months

### If diagnosis is Cerebral Metastasis *(must be confirmed by an Oncologist)*

- Histopathology/Surgical Pathology Report or Progressive Neurological Deterioration

### If diagnosis is Loss of Speech *(must be confirmed by a Neurologist)*

- Medical Records/ Laboratory Results indicating total and irrecoverable loss of the ability to speak for a continuous period of twelve (12) months due to physical damage to the vocal chords

### If diagnosis is Coma *(must be confirmed by a Neurologist)*

- Medical Records indicating the continuous use of a life support system with respirator for a period of at least 96 hours
- Glasgow Coma Score for seven days

### If diagnosis is Idiopathic Parkinson's Disease *(must be confirmed by a Neurologist)*

- Laboratory Tests/ Procedures (i.e. blood test, ultrasound, etc.)

### If diagnosis is Terminal Illness *(must be confirmed by a Medical Specialist)*

- Medical Records/ Laboratory Tests/ Procedures

### If diagnosis is Medullary Cystic Disease *(must be confirmed by a Nephrologist)*

- Creatinine Clearance
- Medical Records indicating progressive renal dysfunction

### If diagnosis is Alzheimer's Disease

- Accepted Standardized Questionnaires or Tests
- Medical Records

### If diagnosis is Fulminant Hepatitis

- Medical Records
- Liver Function Test
- Laboratory Tests
- Psychometric PSE Test
- Electroencephalogram (EEG)
- MRI or CT Scan

### If diagnosis is Major Head Trauma *(must be confirmed by a Neurologist)*

- Medical Records for at least three (3) months
- CT Scan or X-ray

### If diagnosis is Guillain-Barre Syndrome *(must be confirmed by a Neurologist)*

- Nerve Conduction Study results
- Laboratory/ Diagnostic Test results after one (1) month from the date of initial diagnosis

### If insured underwent Coronary Artery Bypass Surgery *(must be diagnosed by a Cardiologist or Cardiovascular Surgeon)*

- Coronary Angiography
- Record of Operation

### If insured underwent Surgery for Disease of the Aorta/ Aortic Surgery *(must be diagnosed by a Cardiologist or Cardiovascular Surgeon)*

- Record of Operation

### If insured underwent Replacement of Heart Valve *(must be diagnosed by a Cardiologist or Cardiovascular Surgeon)*

- Record of Operation
- Chest X-ray

*Note: Other requirements may still be required after initial review of documents submitted. 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](http://www.sunlife.com.ph).