

# Checklist - Living Benefit Claim Requirements SUN Fit and Well (Kidney Related)

## 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
7. **Statement of Account** from hospital (for SUN Fit and Well Advantage plans only)

If cause of critical illness is violent or accidental

8. **Police Report**
9. **Medico-Legal Report**
10. **Driver's License** if accident occurred while insured was driving a vehicle

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

### Minor Critical Illness

If diagnosis is **Surgical Removal of One Kidney** (*must be certified by Nephrologist or Urologist*)

- **Record of Operation**
- Any objective laboratory and diagnostic procedures

If diagnosis is **Chronic Kidney Disease** (*must be diagnosed by Nephrologist*)

- **Renal Function Test** containing the eGFR results for the past 3 months or more

### Major Critical Illness

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

- **Creatinine Clearance**
- **Medical Records** indicating progressive renal dysfunction
- **CT Scan or MRI**

If diagnosis is **End Stage Renal Disease** (*must be certified by Nephrologist or Urologist*)

- **Creatinine Clearance**
- **Laboratory Tests/Procedures** (Blood Tests, Ultrasound, etc.)

If diagnosis is **Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis** (*must be certified by Rheumatologist and Immunologist*)

- **Renal Biopsy**
- Any objective laboratory and diagnostic procedures

*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 Client Care 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).

