

# Beneficiary Guide

Your guide to making a claim for Group Life Insurance



When there is a death in the family, having access to funds to help meet pressing needs is a common concern. At Manulife Financial, we know how important it is to help provide that financial security, so we do all that we can to make claiming for Group Benefits 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 Financial 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; and
- in Quebec, a copy of the notarized or probated Will and a Certificate of research by the Registry of Wills are required for claims in excess of \$50,000 that are being paid to the Estate.

### For claims under \$300,000, include at least one of the following:

- an original, certified or notarized copy of the Funeral Director's Statement of Death and, if available, a copy of the obituary notice or newspaper clipping of the reported death; or
- an original, certified or notarized copy of the Provincial Death Certificate; or
- an Attending Physician's Statement (included as part of your Life Claim form).

### For claims of \$300,000 and over, include at least one of the following:

- an original, certified or notarized copy of the Provincial Death Certificate; or
- an Attending Physician's Statement (included as part of your Life Claim form).

### 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 Guardian, 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 minor is a Quebec resident at the time death benefits are claimed and you are the parent or are appointed as tutor, you will need to submit copies of the supporting documents (birth certificate of the minor, judgment or nomination document).



- **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 (included as part of your Life Claim form). 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 may help Manulife Financial 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 help 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 Financial.

## 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 Financial'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 the plan sponsor to request it.

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

In most cases, the forms submitted provide enough information to help make a decision on the claim. However, there are some situations where we may require more information to help 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 most cases, the proceeds would be paid equally to any remaining beneficiaries or, if there are none, to the deceased plan member'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.

## Payment of life insurance

Manulife Financial is pleased to offer a unique settlement option for insurance policy proceeds. Qualifying beneficiaries may have their insurance policy proceeds deposited directly into a high-interest chequing account called the Safe Access Account with our affiliate company, Manulife Bank of Canada (Manulife Bank). This account provides you with easy access to your funds with free cheque writing and no monthly maintenance fee.

## Safe Access Account Eligibility Requirements

This payment option is not available:

- if total insurance policy proceeds from a Manulife Financial Group policy are less than \$10,000;
- to minors, courts, trusts, Estates, corporations, partnerships or other entities;
- if the claimant does not have a Social Insurance Number;
- if the claimant is not a resident of Canada; or
- for some insurance products or Group Benefits Plans.

**Claims that are not eligible for this type of payment will be paid by cheque. A cheque will also be issued if the claimant indicates on the claim form that they do not want a Safe Access Account.**

If you need assistance, please contact the appropriate Group Benefits Life Claims Office.

## Safe Access Account Features

The Safe Access Account allows qualifying beneficiaries to earn a high rate of interest on their proceeds while they take the time they need to make important financial decisions.

The Manulife Bank Safe Access Account offers you:

- **Stability** – Manulife Bank has been offering high-interest savings accounts and innovative lending products to Canadians since 1993. Manulife Bank is a member of Canadian Deposit Insurance Corporation (CDIC). For more information about Manulife Bank, please visit [manulifebank.ca](http://manulifebank.ca).
- **Convenience** – You can access the funds in your account at any time simply by writing a cheque. In addition, balance and transaction information is available through Manulife Bank's online banking system at [manulifebank.ca](http://manulifebank.ca) or by calling 1-877-765-2265.
- **Value** – There is free cheque writing and there are no monthly maintenance fees. Manulife Bank will provide you with an initial book of 25 cheques at no charge.
- **Growth** – Your account earns an attractive interest rate (interest rate is subject to change).
- **Time** – Your funds are working for you in a high-interest chequing account so you can take the time you need to make a well-planned financial decision.

## Interest and tax information

### 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.

### 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 probate fees. 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 Rélève 3 if you are a resident of Quebec) if the interest paid is \$50.00 or more. Note that any interest earned in a Safe Access Account will be taxable and appropriate tax slips will be issued on a yearly basis by Manulife Bank.

## Support for you...

There are resources that may be able to help assist you during your time of loss. Organizations such as the Canadian Mental Health Association\* may help you to locate resources available in your community.

Canadian Mental Health Association website:

**[www.cmha.ca](http://www.cmha.ca)**

Should you have access to grief counseling through an Employee and/or Family Assistance Program, you may wish to contact them to find out more about the services that they may provide.

*\*Please be advised that these statements are made for information and educational purposes only.*

## For benefit questions...

If you have questions regarding your Group Benefits Life Insurance 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 Benefits Life Claims Processing Unit will be glad to help.

### Manulife Financial Group Benefits Life Claims

**Halifax:** Monday to Friday from 8am to 5pm (AT)  
(902) 453-4300 or toll-free at 1-866-447-4517

**Montreal:** Monday to Friday from 8am to 5pm (ET)  
(514) 288-6268 or toll-free at 1-866-236-6313

**Email:** [Group\\_Life\\_Claims@manulife.com](mailto:Group_Life_Claims@manulife.com)

Manulife Financial is not responsible for the availability or content of external websites.

Group Benefits products are offered through Manulife Financial.

Safe Access Account is offered through Manulife Bank of Canada. A variable annual interest rate is applied to all funds in the account. Interest is calculated on the total daily closing balance and paid monthly. Rates are subject to change.

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