Sun Life Assurance Company of Canada

Accident Claim Statement

1 Instructions

To avoid unnecessary delays, be sure all parts of the Claim Statement are completed according to the instructions, and DO NOT SEPARATE the pages. You will need to submit your claim using the mail, fax, and/or e-mail information found on the last page under the “Contact Us” section.

1. Complete Sections 3, 4a and 6 if filing for the insured
2. Complete Section 3, 4b or 4c and 6 if filing for a dependent
3. Have the physician complete Section 7
4. Sign and date the Authorization sections
5. Provide documentation:

Attach an itemized bill or the medical records for each claim to be considered. Some documentation can be obtained by requesting a copy of the hospital bill (UB04) or HCFA1500 (non-hospital bill) from your healthcare provider. The medical documentation needs to include the date of service, the type of service and the name of the provider of the service.

Please include the following documents for all that apply:

- Hospitalization: copy of hospital bill indicating diagnosis, services or treatment, and days hospitalized
- Surgery: a copy of the operative report
- Motor Vehicle Accident or any incident investigated by a law enforcement agency: a copy of the police report
- Death: a certified copy of the death certificate for the deceased
- Other: copy of medical bills, physician records, ambulance charges, lodging and transportation expenses, and other appropriate documentation to support claim for benefits

Wellness Screening Benefit: See policy for covered tests or procedures. If submitting a claim for this benefit use the Wellness Claim Statement (Form GCIFM-7261).

2 Fraud warnings

General fraud warning: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

AK: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

AL: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

AR, LA, MA, MN, TX and WV: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

AZ: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

CA: For your protection California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

2 **Fraud warnings**, continued

CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

DC: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

DE, ID and IN: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

FL: Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

KS: Any person who knowingly and with intent to defraud any insurance company or other person files an Application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto may be guilty of insurance fraud as determined by a court of law.

KY: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

MD: Any person who knowingly OR willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly OR willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

ME: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

NH: Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

NJ: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

NM: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

OH: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

OK: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

OR and VA: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.

PR: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars ($5,000) and not more than ten thousand dollars ($10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

RI: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

TN and WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

VT: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

3 General information

Policyholder/employer name	Policyholder number	Phone number

Street address	City	State	Zip code

4 Patient information

Claiming benefits for: ☐ Insured ☐ Spouse ☐ Dependent

4a. Insured:

Insured employee name (As it appears on your Social Security card)			☐ Male ☐ Female
Marital status: ☐ Married ☐ Single ☐ Divorced ☐ Widowed			
Social Security number	Date of birth (mm/dd/yyyy)	Home phone number	Mobile phone number
E-mail address			
Street address	City	State	Zip code

Did injury result from employment?..... ☐ Yes ☐ No ☐ Currently disputed

4b. Spouse:

Spouse name (As it appears on your spouse's Social Security card)		☐ Male ☐ Female
Social Security number	Date of birth (mm/dd/yyyy)	Mobile phone number

Did injury result from employment?..... ☐ Yes ☐ No ☐ Currently disputed

4c. Dependent:

See policy for the definition of a dependent. If over age 26, please provide proof of disability status.

Dependent name (As it appears on your dependent's Social Security card)			☐ Male ☐ Female
Social Security number	Date of birth (mm/dd/yyyy)	Mobile phone number	Married ☐ Yes ☐ No

Did injury result from employment?..... ☐ Yes ☐ No ☐ Currently disputed

5 Signature

If Power of Attorney, Guardian or Conservator, please attach a copy of the document granting that authority and sign below.

If I receive a benefit greater than that which I should have been paid, I understand that Sun Life Assurance Company of Canada has the right to recover such overpayments from me, including the rights to reduce or adjust future benefits, if any.

I certify that the above statements are true and complete. I have read or had read to me the fraud warning for my state.

Employee's signature X	Date signed (mm/dd/yyyy)

If claimant is a minor, the employee should sign.

Claimant's signature X	Date signed (mm/dd/yyyy)

6 Claim information

Date of accident	Time of accident
Describe the accident	

Primary physician name		Phone number	
Street address	City	State	Zip code

Hospital name		Phone number	
Street address	City	State	Zip code

6 **Claim information**, continued

The following benefits, subject to the election of your employer, may be covered under your Certificate. The benefit available and the amount payable for each covered benefit will be shown in the Certificate. See the Certificate for the definition of benefits.

In order for benefits to be processed, please provide documentation of services provided or performed related to the accident. The itemized documentation must include the name of the provider, date of service, type of service and charge.

The following checklist can assist in your submission. *(Check all that apply.)*

- ☐ Accident Emergency Treatment (non-Emergency Room, non-Urgent Care facility)
- ☐ Accidental Death
- ☐ Accidental Death Common Carrier
- ☐ Accidental Dismemberment
- ☐ Accident follow-up care
- ☐ Ambulance (air, ground)
- ☐ Anesthesia
- ☐ Blood / Plasma / Platelet transfusion
- ☐ Brain injury
- ☐ Burn
- ☐ Catastrophic accident
- ☐ Coma
- ☐ Concussion
- ☐ Diagnostic exam
- ☐ Dislocation
- ☐ Emergency dental
- ☐ Emergency room treatment
- ☐ Epidural pain management
- ☐ Eye injury
- ☐ Family lodging
- ☐ Fracture
- ☐ Gunshot wound
- ☐ Hospital admission
- ☐ Hospital confinement
- ☐ Hospital Intensive Care Unit admission
- ☐ Hospital Intensive Care Unit confinement
- ☐ Laceration
- ☐ Loss of hearing, sight or speech
- ☐ Medical device
- ☐ Outpatient visit
- ☐ Paralysis
- ☐ Physical or Occupational therapy
- ☐ Physician follow-up treatment
- ☐ Prescription drug
- ☐ Prosthesis
- ☐ Rehabilitation Unit
- ☐ Skin graft
- ☐ Surgery benefit
  - ☐ Debridement
  - ☐ Exploratory surgery
  - ☐ Hernia repair
  - ☐ Laparoscopic surgery
  - ☐ Miscellaneous surgery
  - ☐ Open surgery
  - ☐ Ruptured / herniated disc
  - ☐ Tendon / ligament / rotator cuff
  - ☐ Torn knee cartilage
- ☐ Transportation
- ☐ Urgent Care facility
- ☐ X-ray

7 **Physician's Statement information**

THE PATIENT MUST PAY ANY COSTS FOR COMPLETION OF THIS FORM.

Was the injury the result of any of the following? (Check all that apply)

☐ Use of drugs ☐ Committing a felony ☐ Intoxication ☐ Self-inflicted ☐ Attempted suicide
☐ Work related ☐ Complication of treatment

Date of accident (mm/dd/yyyy)	Diagnosis	Date diagnosis made (mm/dd/yyyy)	ICD Code(s)

Has this patient been treated for this condition or a similar condition prior to this occurrence?..... ☐ Yes ☐ No
If, "Yes," please provide diagnosis, the dates of treatment and names of other medical providers.

7 **Physician's Statement information**, continued

Provide the following information of any referring physicians.

Name of physician	Specialty	Phone number	
Street address	City	State	Zip code

Name of physician	Specialty	Phone number	
Street address	City	State	Zip code

For services related to a hospitalization, please provide the following.

Name of hospital			
Street address	City	State	Zip code
Admission date (mm/dd/yyyy)	Discharge date (mm/dd/yyyy)		

Are you the parent, spouse, child, sibling, domestic partner, grandparent or grandchild of the patient?..... ☐ Yes ☐ No

Physician's information

Name of attending physician (first, middle initial, last)	Degree	Specialty/Board certification	
Street address	City	State	Zip code
Phone number	Fax number		

Physician Certification and signature

I certify that the above statements are true and complete. I have read or had read to me the fraud warning for my state.

Attending physician signature X	Date (mm/dd/yyyy)

Contact us

By mail
Sun Life Assurance Company of Canada
300 Southborough Drive, STE 200
South Portland, ME 04106-6914

By fax
866.376.9480

By e-mail
slfworksiteclaims@disabilityrms.com

www.sunlife.com/us

Customer Service **877-820-5306** M–F 8:00 a.m. – 5:00 p.m., ET

Sun Life Assurance Company of Canada

Authorization for Release and Disclosure of Health Related Information

This Authorization complies with the HIPAA Privacy Rule.

It is important for you to read, sign and submit all Authorizations in this packet. Failure to submit all Authorizations could result in a delay during the claims process.

I HEREBY AUTHORIZE any physician, healthcare provider, health plan, medical professional, hospital, clinic, laboratory, pharmacy benefit manager, medical information retrieval services, electronic health record company, health care information technology company, health information exchange, or other medical or healthcare facility that has provided payment, treatment or services tome or on my behalf to, or has medical or health related records or knowledge of me, disclose my entire medical record and any other protected health information concerning me to the Claims Department of Sun Life Assurance Company of Canada ("the Company"), its subsidiaries, affiliates, employees, agents, representatives, third party administrators and reinsurers.

I understand that such information may include records relating to my physical or mental condition such as diagnostic tests, physical examination notes and treatment histories, which may include information regarding the diagnosis and treatment of human immunodeficiency virus (HIV) infection, sexually transmitted diseases, mental illness and the use of alcohol, drugs and tobacco, but shall not include psychotherapy notes.

By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this Authorization, and I instruct any physician, healthcare professional, hospital, clinic, medical facility or other healthcare provider to release and disclose my entire medical record without restriction.

I understand that the Company may use the information it obtains to: (a) underwrite my application for coverage; (b) make eligibility, risk rating, policy issuance and enrollment determinations; (c) obtain reinsurance; (d) administer claims and determine or fulfill responsibility for coverage and provision of benefits; (e) administer coverage; (f) assist my employer in reviewing and evaluating requests for statutory leaves and/or accommodations as part of the interactive process under the Americans with Disabilities Act or other applicable laws; and/or (g) conduct other legally permissible activities that relate to any coverage I have or have applied for with the Company, including but not limited to any request for leave or workplace accommodation.

I authorize the Company to disclose information it obtains about me to the following persons to the extent necessary for the recipient to provide claim management or advisory services, to audit the administration of claims, or to verify, evaluate and/or adjudicate my claim: (a) the Company's subsidiaries and affiliates, (b) my employer, its agents, and any plan sponsor, administrator or other service provider of any benefit plan in which I participate or leave/accommodation services associated with my employment; (c) my treating physicians, psychologists and therapists/counselors; (d) other persons or organizations performing medical, investigative, financial or legal services related to my claim; (e) my insurer, if the Company is acting only as the administrator of my claim and; (f) other insurance companies, third party administrators or insurance support organizations to prevent fraud or material nondisclosure in connection with insurance transactions. The Company will not disclose information it obtains about me except as authorized by this Authorization, as may be required or permitted by law; or as I may further authorize. I understand that if information is re-disclosed as permitted by this authorization, it may no longer be protected by applicable federal privacy law.

I understand that: (a) this Authorization shall be valid for 24 months from the date of signature; (b) I may revoke it at any time by providing written notice to Sun Life Assurance Company of Canada, One Sun Life Executive Park, Wellesley Hills, Massachusetts, 02481, subject to the rights of any person who acted in reliance on it prior to receiving notice of its revocation; and (c) my authorized representative and I are entitled to receive a copy of the Authorization upon request.

A copy of this Authorization shall be as valid as the original.

Print name of claimant or personal representative of claimant	Group policy number
If representative, description of your authority or relationship to claimant	Claimant date of birth (mm/dd/yyyy)
Signature of claimant or personal representative X	Date signed (mm/dd/yyyy)

Sun Life Assurance Company of Canada

Authorization for Release and Disclosure of Non-Health Related Information

I HEREBY AUTHORIZE any: (a) physician, healthcare provider, health plan, medical professional, hospital, clinic, laboratory, therapist, pharmacy benefit manager, medical information retrieval services, electronic health record company, health care information technology company, health information exchange, or other medical or healthcare facility that has provided payment, treatment or services to me or on my behalf, or has medical or health related records of knowledge of me; (b) benefit plan administrator; (c) employer; (d) insurance company; (e) insurance support organization; (f) state department of motor vehicles; (g) consumer reporting agency; (h) financial institution; (i) government agency, or the Medical Information Bureau, Inc., Social Security Administration, Internal Revenue Service or the Veteran's Administration, to disclose to Sun Life Assurance Company of Canada ("the Company"), its subsidiaries, affiliates, employees, agents, representatives, third party administrators, and reinsurers, any and all non-health information relating to me, including, but not limited to (a) my employment earnings; (b) my occupational duties; (c) my credit history; (d) insurance benefits I may be receiving or have received; (e) Social Security benefits I, or my dependents, may be receiving or have received; (f) insurance claims I may have filed or insurance coverage I may have; (g) traffic accident reports relating to me; and (h) any other financial information relating to me.

I understand that the Company may use the information it obtains to: (a) underwrite my application for coverage; (b) make eligibility, risk rating, policy issuance and enrollment determinations; (c) obtain reinsurance; (d) administer claims and determine or fulfill responsibility for coverage and provision of benefits; (e) administer coverage; (f) assist my employer in reviewing and evaluating requests for statutory leaves and/or accommodations as part of the interactive process under the Americans with Disabilities Act or other applicable laws; and/or (g) conduct other legally permissible activities that relate to any coverage I have or have applied for with the Company, including but not limited to any request for leave or workplace accommodation.

I authorize the Company to disclose information it obtains about me to the following persons to the extent necessary for the recipient to provide claim management or advisory services, to audit the administration of claims, or to verify, evaluate and/or adjudicate my claim: (a) the Company's subsidiaries and affiliates; (b) my employer, its agents, and any plan sponsor, administrator or other service provider of any benefit plan in which I participate or leave/accommodation services associated with my employment; (c) my treating physicians, psychologists and therapists/counselors; (d) other persons or organizations performing medical, investigative, financial or legal services related to my claim; (e) my insurer, if the Company is acting only as the administrator of my claim and; (f) other insurance companies, third party administrators or insurance support organizations to prevent fraud or material nondisclosure in connection with insurance transactions. The Company will not disclose information it obtains about me except as authorized by this Authorization, as may be required or permitted by law; or as I may further authorize. I understand that if information is re-disclosed as permitted by this authorization, it may no longer be protected by applicable federal privacy law.

This Authorization shall apply to information relating to my dependents where applicable.

I understand that: (a) this Authorization shall be valid no longer than 24 months from the date of signature below; (b) I may revoke it at any time by providing written notice to Sun Life Assurance Company of Canada, One Sun Life Executive Park, Wellesley Hills, Massachusetts, 02481, subject to the rights of any person who acted in reliance on it prior to receiving notice of its revocation; and (c) my authorized representative and I are entitled to receive a copy of the Authorization upon request.

A copy of this Authorization shall be as valid as the original.

Print name of claimant or personal representative of claimant	Group policy number
If Representative, description of your authority or relationship to claimant	Claimant date of birth (mm/dd/yyyy)
Signature of claimant or personal representative X	Date signed (mm/dd/yyyy)

Sun Life Assurance Company of Canada

Privacy Information Notice – Group Insurance

Sun Life Assurance Company of Canada (“the Company”), a member of the Sun Life group of companies, provides insurance and other financial services to our customers. As part of these services, we are trusted with confidential information. We take this responsibility seriously. All of our employees and our authorized representatives recognize the importance of maintaining confidentiality. The Company gathers information about you to determine fair and reasonable rates for your insurance. Once you are a policyholder, we will need information about you to:

- provide a number of services,
- reinstate a policy; or
- evaluate requests for changes in coverage.

Confidentiality

Insurance companies are among the largest gatherers of information about people. The Company has long been aware of the importance of guarding the confidentiality of such information. We have internal standards and controls governing its use. All employees must follow the procedures outlined in our Code of Business Conduct. Other than as required or allowed by law, the information gathered will not be released to anyone without your authorization or consent.

Collection of Information

We need to obtain information about you to determine whether we can provide the insurance coverage you have requested and to determine a fair and reasonable premium for it. We also use the information we obtain from you to maintain and service your account.

The information collection process begins when you apply for insurance. The application for insurance seeks basic information about you, e.g., your name and address, as well as more detailed information about your health. As part of the application process, we may ask you to undergo a physical examination, submit a statement from your physician, or provide copies of medical tests or other information relating to your health, finances and activities.

The Company may also request that you submit to certain laboratory tests. Such tests may include an analysis of blood, urine and/or saliva. The testing is done by a licensed laboratory and the results are sent directly to us.

We also may collect information about you from other sources. By signing the Authorization For Release And Disclosure of Health Related Information, the Authorization for Release and Disclosure of Non-Health Related Information and/or the Authorization for Release and Disclosure of Psychotherapy Notes, you authorize us to obtain the medical and non- medical information about you that we need to underwrite your application. Depending upon your particular circumstances, we may collect additional information about you from:

- physicians, health care providers, health plans, medical professionals, hospitals, clinics, laboratories, therapists, pharmacy benefit managers, medical information retrieval services, electronic health record company, health care information technology company, health information exchange, or other medical or health care related facilities;
- benefit plan administrators;
- employers;
- other insurance companies you have applied to for insurance;
- insurance support organizations;
- financial institutions;
- government agencies, such as the Social Security Administration, the Internal Revenue Service, or the Veteran's Administration;
- public records, such as motor vehicle records; and
- consumer reporting agencies.

Information obtained from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other persons.

The Underwriting Process

Group medical underwriting is a process by which an insurance company assesses the health of individual applicants to determine if they qualify for insurance coverage above the guarantee issue limit. The information obtained as part of this process may consist of:

- a medical examination;
- blood and urine tests;
- special tests;
- medical records from health care providers or hospitals;
- motor vehicle reports; and/or
- other information collected from the sources described in the above section.

Using this information, the underwriters will further evaluate the risk based on other factors, such as:

- tobacco use;
- driving record; or
- hazardous activities.

After the evaluation process is completed, the underwriter may not accept the risk. If we do not accept the risk, you will be notified. You have the right to request in writing the reason for this action within ninety (90) business days of the date we mail you the notice or other communication of the adverse underwriting decision. You must complete a written authorization and send it to our medical underwriting manager. We will promptly send the requested information. In those states that prohibit the release of sensitive information directly to the prospective Insured, we will do so through a named physician or health department.

Please send this type of request to:

Sun Life Assurance Company of Canada
Group Medical Underwriting
Attention: Medical Underwriting Manager
P.O. Box 81344
Wellesley Hills, MA 02481

Laboratory Testing

To assist in determining your eligibility for insurance, the Company may request some lab testing to be completed. This could include an analysis of blood, urine and/or saliva obtained as part of your insurance exam. The testing is done by a licensed laboratory and the results will be sent directly to us.

The blood testing may include tests for:

- HIV antibody;
- diabetes;
- kidney and liver functions;
- hepatitis;
- cholesterol;
- other tests.

Urine testing may include tests for:

- diabetes;
- kidney function;
- prescription medications;
- drugs of abuse; and
- nicotine/cotinine tests.

As with the rest of your medical information, all test results are treated confidentially and shared only with your authorization and consent, except as required by law. Some states require the reporting of positive tests for HIV and for hepatitis to the state department of health.

Disclosure of Personal Information

When you sign the Authorization for Release and Disclosure of Health Related Information, the Authorization for Release and Disclosure of Non-Health Related Information and/or the Authorization for Release and Disclosure of Psychotherapy Notes, you authorize us to disclose information we have about you to:

- any other insurance company you have applied to for insurance;
- third party administrators;
- rehabilitation or vocational professionals;
- your treating physician, psychologist or therapist/counselor, for the purpose of verifying, evaluating, negotiating, determining and/or adjudicating your claim for insurance benefits;
- your employer, its agents, and any plan sponsor, administrator or other service provider of any benefit plan in which you participate or leave/accommodation services associated with your employment;
- other persons or organizations performing medical, investigative, financial or legal services related to your claim;
- the Company's subsidiaries and affiliates; or
- as required or permitted by law.

In the course of underwriting your application or maintaining or servicing your account, we may need to disclose information about you to others. The law permits us to disclose such information, without obtaining authorization from you, to:

- companies that help us conduct our business or perform services on our behalf;
- your physician or treating medical professional; and
- comply with federal, state or local laws; to respond to a subpoena; or to comply with an inquiry by a governmental agency or regulator.

Access, Correction, Amendment or Deletion of Personal Information

Upon written request to the Company, you can:

- request that we inform you of the nature and substance of the personal information we have about you;
- obtain a copy of the personal information we have about you in our files, and the identity of the medical professional or institutional source(s) of that information, either by mail or in person if you prefer (a fee may be charged to cover the cost of providing a copy of such information);
- request that we disclose to you the identity, if recorded, of those persons to whom we disclosed your personal information within the two (2) years prior to your request (or, if not recorded, the names of those persons to whom we normally disclose such information);
- request that we correct, amend, or delete any personal information about you in our possession; and
- file your own statement of facts if you believe that the personal information we have about you is incorrect.

To take any of these actions, please contact the Company for further instructions. We will respond to your written request within thirty (30) business days from receipt of your request. If we refuse your request to correct, amend, or delete your personal information, we will notify you of the reason(s) for our refusal. If you disagree with our decision, you will have the right to file a concise statement with us setting forth what you think is the correct, relevant or fair information and why you disagree with our refusal to correct, amend or delete your personal information.

Contact us

By mail
Sun Life Assurance Company of Canada
One Sun Life Executive Park
Wellesley Hills, MA 02481

www.sunlife.com/us

Customer Service **800-247-6875** M–F 8:00 a.m. – 8:00 p.m., ET

State Notices

As an addition to the Access, Correction, Amendment or Deletion of Personal Information section:

For residents of Arizona: Upon your request, we will reconsider our underwriting decision based on any corrected information or your own statement of facts.

For residents of California: Please go to www.sunlife.com/us and select the privacy link at the bottom of the page to read our California Privacy Policy and Notice and other related privacy notices.

For residents of Minnesota: If we refuse to correct, amend or delete disputed personal information, you may file an appeal with your Insurance Commissioner.

If a health care professional or a health care institution has provided us health information that the health professional or health care institution has determined and indicates in writing that the release of the health record information is detrimental to your physical or mental health or is likely to cause you to inflict self-harm or to harm another, we may provide the information directly to you only with the approval of the health professional with treatment responsibility for the condition to which the information relates. If approval is not obtained, the information must be provided to the health professional designated by you.

For residents of Montana: Your Insurance Commissioner may review a refusal by us to correct, amend or delete any recorded personal information in order to determine if the information is correct. Your Insurance Commissioner may order us to correct, amend or delete information that the Insurance Commissioner determines is erroneous in your recorded information file.

For residents of Virginia: Disclosure directly to you may be denied if a treating physician, clinical psychologist, or clinical social worker has determined, in the exercise of professional judgment, that the disclosure requested would be reasonably likely to endanger your life or physical safety or that of another or that the information requested makes reference to a person other than a health care provider and disclosure of such information would be reasonably likely to cause substantial harm to the referenced person.

If disclosure to you is denied, you may request we either:

(i) designate a physician, clinical psychologist, or clinical social worker acceptable to us who was not directly involved in the denial, and whose licensure, training, and experience relative to your condition are at least equivalent to that of the physician, clinical psychologist, or clinical social worker who made the original determination, who shall, at our expense, make a judgment as to whether to make the information available to you; or

(ii) if you so request, make the information available, at your expense to a physician, clinical psychologist, or clinical social worker selected by you, whose licensure, training, and experience relative to your condition are at least equivalent to that of the physician, clinical psychologist, or clinical social worker who made the original determination, who shall make a judgment as to whether to make the information available to you.

We shall comply with the judgment of the reviewing physician, clinical psychologist, or clinical social worker made in accordance with the foregoing procedures.

As an addition to the Access, Correction, Amendment or Deletion of Personal Information section:

For residents of New Mexico: Pursuant to the New Mexico Domestic Abuse Insurance Protection Act, and insurance regulations promulgated thereunder, we are required to inform you that the medical and other records provided to us as part of the routine underwriting review may include confidential abuse information. The term “confidential abuse information” includes, for example, information about acts of domestic abuse or abuse status, or the work or home address or telephone number of a victim of domestic abuse. We are prohibited by law from using confidential abuse status as the sole basis for denying, refusing to issue, renew or reissue or canceling or otherwise terminating insurance coverage, restricting or excluding coverage or benefits or charging a higher premium. The Domestic Abuse Insurance Protection Act provides you with certain rights to access confidential abuse information received by us and to have that information corrected if it is not accurate.

We are also required to inform you that those who are or have been victims of domestic abuse, or provide shelter, advocacy, counseling or protection to victims of domestic abuse, may request participation as a “protected person” under our location information confidentiality program. This means that we will take measures, as may be required by applicable New Mexico insurance regulations, to help maintain the confidentiality of certain location information in our records. The term “location information” means your address, home telephone number, place of employment, school or other location information. Please notify us, at the contact information provided in The Underwriting Process section, if you wish to participate in this program.