



LIFE BENEFIT CLAIMS

How do I submit a claim?

▶ **Basic Life claims**

For policies where the basic life is less than \$100,000, please provide:

- Life benefit claim form completed and signed by the employer and the beneficiary (if more than one beneficiary is named, a form is required for each)
- Proof of death: funeral director's statement or death certificate
- Enrolment form and/or beneficiary designation form

For policies where the basic life is \$100,000 and over, or there is an optional life benefit, please provide the forms listed above, plus a Proof of Death Physician's Statement

▶ **Accidental Death claims**

Accidental death claims require review by the claims specialist, which can be a lengthy process depending on the circumstances of the death. We will need to be in contact with the beneficiary and the following information will likely be requested during the process:

- Proof of Death Physician Statement
- Coroner's report
- Toxicology report- if operating a motorized vehicle
- Police Report or the name and contact information of the investigating police officer
- Authorization to Release Information form



How does the claim get paid?

The claim is made payable to the named beneficiary on the policy. There is interest calculated from the date of death if the claim is received within 6 months of the date of death. Life insurance money is not taxable, but the interest is. A tax receipt (T5) will be issued to the beneficiary for interest amounts over \$50. Cheques are sent directly to the beneficiary with an approval letter sent to the group administrator, unless you request otherwise.

Beneficiaries

If the member has not named a beneficiary or they have left the money to their estate, the claim will be made payable to the estate of the deceased. The executor of the estate should complete the claim forms and we will also require a copy of the will naming the executor. If the life insurance amount is \$100,000 or greater, we require that the will be probated.

If the beneficiary has predeceased the life insured, the policy is payable to the estate of the life insured. If there are more than one beneficiary named and one predeceases the life insured, the proceeds are split in equal shares between the surviving beneficiaries.

If an underage beneficiary is named and there is no trustee listed on the beneficiary designation form, we will pay the claim as outlined by the insurance act of the province of residence of the beneficiary. It's very important to remind employees when they are naming beneficiaries who are minors that they should also name a trustee for the funds.



Contact information

For more information about the documentation needed to file a claim, or about the status of a claim, call **1-877-849-8509**

To submit a claim:

Email: life_claims@medavie.ca

Fax: 1-800-644-1722

Mail: Life Claims, Medavie Blue Cross
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