

## How to submit a claim

Disability insurance provides income when you are unable to work due to a disabling illness or injury. If you are eligible for Short-Term Disability benefits, you can submit your claim online, by fax, or mail.

Sun Life provides three easy ways to submit a STD claim:

- by fax
- by mail
- online

### Online

- Visit [www.sunlife.com/us](http://www.sunlife.com/us)
- Click on *Submit a disability claim*
- Enter your Group Policy or Agreement Number (from your Benefits Department) and Social Security number
- Answer a few questions about your occupation and disabling illness or injury
- Click *Submit your claim*

### Fax

- Fax your Short-Term Disability claim to: 781-304-5599
- Fax your SunAdvisor to: 781-304-5519

### Mail

Follow the instructions in the Short-Term Disability claim packet, which can be found by clicking on *Get a form* on [www.sunlife.com/us](http://www.sunlife.com/us). Or ask your employer for a copy.

Please note: As part of the claim process, you will also be asked to have your physician fill out an Attending Physician Statement (APS). You can also download this form from [www.sunlife.com/us](http://www.sunlife.com/us).

### What happens next?

#### Review

Once we receive your APS, a claims professional will evaluate and certify your length of disability. Your claim may be referred to a nurse consultant to gather more information, and we may also contact your supervisor to learn about your occupational requirements.

#### Determination

Once our review is complete, we will send you a notice letting you know whether your claim is approved or denied. If we deny your claim, we will provide a detailed explanation. If we approve your claim, we will tell you how long you will receive the benefit, and when you can expect to receive payments from Sun Life Financial. You can also check your claim and payment status or see if there are messages posted about your claim at [www.sunlife.com/us](http://www.sunlife.com/us) by clicking on *Track my disability claim*. You will need your claim number and Social Security number to log in.

#### Your employer

We will notify your employer when you are expected to return to work. If you are unable to return on that date, you must notify us and provide the clinical evidence from your treating physician(s) that supports an extended period of disability.

**For more information, please contact your Benefits Department.**