



Investments. Insurance. Advice.

# GROUP BENEFITS CRITICAL ILLNESS CLAIMANT STATEMENT

This guide is designed to assist you in the claim submission process.

## CRITICAL ILLNESS BENEFITS

Critical Illness Benefits can be used to offset uninsured medical expenses, provide home renovations for wheelchair accessibility, provide nursing care, help with ongoing responsibilities/payments such as childcare, mortgage loan payments, etc.

Any Critical Illness Benefit deemed payable is payable to the Plan Member.

You are not entitled to Critical Illness Benefits automatically. To qualify for benefits, we must determine that:

- Your Group contract provides coverage for the specified illness/condition claimed;
- You have submitted satisfactory proof of the covered condition as defined in your Group contract;
- You have completed a survival period (as defined in the covered condition); and
- You have met the terms and conditions in your Group contract.

**Please refer to your Group Contract to confirm coverage for the condition claimed.**

## THE FOLLOWING INFORMATION IS REQUIRED

### Plan Sponsor Statement

Ensure the Plan Sponsor Statement is submitted to our office by your employer.

### Claimant Statement

Asks general information about you, your condition and the nature of your symptoms and treatment for the purpose of assessing your claim. Please complete all questions on this form and be sure to include your Group and Account Number.

### Physician Statement

Ask the specified physician to complete the form. Ensure that the physician includes copies of office records, investigations, consultation reports and any additional medical information that may assist us with your claim.

You are responsible for providing medical proof that you are entitled to receive Critical Illness Benefits. Your physician may request a fee for completing claim forms which will be your responsibility. If we request information directly from your physician, we may offer to pay your physician a correspondence fee.

## CLAIM INTERVIEW

An insurance company representative may telephone you to obtain information about your medical history and current condition.

## AUTHORIZATION AND PRIVACY

We need your permission to obtain information that will help us assess your claim. By signing the authorization request, you give us permission to obtain this information from your treatment providers, other insurers and hospitals where you received treatment.

Co-operators Life Insurance Company is committed to protecting the privacy, confidentiality, accuracy and security of the personal information it collects, uses, retains and discloses in the course of conducting business.

Co-operators Life Insurance Company will abide by all federal and provincial privacy legislation which governs the protection of all personal information in its custody. For further information regarding Co-operators Life Insurance Company privacy policies, please refer to our website at [www.cooperators.ca](http://www.cooperators.ca).

## CONTACT INFORMATION

If you have any questions or if you need help with your Critical Illness claim, please contact us at 1-866-442-3098. Please have your Group and Account number available.

**CONTACT INFORMATION**

 Mail: Co-operators Life Insurance Company  
 Group Life Claims Department  
 1900 Albert Street  
 Regina SK S4P 4K8

 Phone: 1-866-442-3098  
 Fax: 1-866-889-9925  
 Email: [group\\_life\\_claims@cooperators.ca](mailto:group_life_claims@cooperators.ca)
**INSTRUCTIONS**

Please print clearly and be sure all sections are complete to avoid delays in processing the claim.

The completed form can be returned by email, fax, or the original can be mailed to the address provided.

 Condition claimed may or may not be covered under your Policy. **Please refer to your Group Contract to confirm coverage for the condition claimed.**
**1. PLAN MEMBER INFORMATION**

Group \_\_\_\_\_ Account \_\_\_\_\_ Certificate \_\_\_\_\_

 Name \_\_\_\_\_ Date of Birth \_\_\_\_\_  
First Name Initial Last Name MMM/DD/YYYY

 Address \_\_\_\_\_  
Street City Province Postal Code

Phone (\_\_\_\_\_) \_\_\_\_\_

If you would like Co-operators to communicate with you by email about this claim, please provide your email \_\_\_\_\_

 You acknowledge that data transmitted over the internet may be intercepted and that such transmission is at your own risk. If you no longer wish to communicate with Co-operators Life Insurance Company by email, please send notification to [group\\_life\\_claims@cooperators.ca](mailto:group_life_claims@cooperators.ca).

**2. CLAIMANT INFORMATION (TO BE COMPLETED IF DIFFERENT THAN THE PLAN MEMBER)**
 Spouse  Dependent Child

 Claimant \_\_\_\_\_ Date of Birth \_\_\_\_\_  
First Name Initial Last Name MMM/DD/YYYY

 Address \_\_\_\_\_  
Street City Province Postal Code

Phone (\_\_\_\_\_) \_\_\_\_\_

**3. MEDICAL INFORMATION**

1. Indicate the diagnosis provided:

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 2. Date of Diagnosis \_\_\_\_\_  
MMM/DD/YYYY

 3. Date insured was Advised of Diagnosis \_\_\_\_\_  
MMM/DD/YYYY

4. Name and address of the physician who provided the diagnosis:

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 5. Was this physician the insured's regular family doctor?  Yes  No

If no, who made the referral to this physician? \_\_\_\_\_

Please provide the full name and address of the referral physician as well as the regular family physician:

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6. Please list the symptoms that led to the first consultation for this illness. Please state the onset date and severity of each symptom:

Symptom	Onset Date <small>MMM/DD/YYYY</small>	Severity

### 3. MEDICAL INFORMATION (CONTINUED)

7. Date a Physician was first consulted regarding this illness \_\_\_\_\_  
MMM/DD/YYYY

8. Name and address of physician first consulted:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

9. Date Treatment Began \_\_\_\_\_  
MMM/DD/YYYY

10. Please provide details of the current treatment, including dates and details of any hospital investigations or in-patient treatment:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

11. Has there been a referral to any treatment facility, specialized medical facility or care provider for on-going care?  Yes  No

If yes, please indicate where:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

12. Has the insured previously suffered from a similar or related illness?  Yes  No

If yes, please provide details and dates:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

13. Have any blood relatives suffered from a similar or related illness?  Yes  No

If yes, state the relationship of relative, nature of illness and the age at which the illness was diagnosed:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

14. Does the insured currently use or have they ever used any form of tobacco, marijuana, nicotine products or nicotine substitute (nicotine products including cigarettes, cigarillos, cigars, pipes, chewing tobacco, snuff, nicotine gum or patch or any other nicotine products)?  Yes  No

If yes, which substance(s) are or were used? \_\_\_\_\_

What quantity or number are or were used per day? \_\_\_\_\_ Date last used \_\_\_\_\_  
MMM/DD/YYYY

15. Please provide names and addresses for all treating physicians or hospitals at which treatment was received for this illness (include dates and reasons attended):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### 4. AUTHORIZATION

I hereby authorize any physician, hospital, clinic, pharmacy or any other medical or health care provider or facility, the group plan administrator and/or adjudicator or their agent, any insurance company, reinsurer, provincial health insurance plan, government department or agency, my employer or former employers, and any other person, organization or institution having any medical or other relevant personal information or records regarding me to release to and exchange with Co-operators, the group plan administrator or their representatives and/or agents, any and all such information necessary for the purposes of investigating and confirming the accuracy and validity of my claim, to determine my eligibility for benefits or to administer my claim. I understand that my refusal or withdrawal of consent may delay claims adjudication or result in the denial of my claim. I declare that the information provided in this statement and any statements provided in any personal or telephone interview relating to this claim are/will be true, complete and accurate. This authorization shall remain valid for the duration of the claim unless revoked in writing by me. Any copy of this authorization shall be as valid as the original.

Signed at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_  
City, Province Date Month Year

\_\_\_\_\_  
Name of Plan Member Signature of Plan Member Relationship to Claimant \_\_\_\_\_

\_\_\_\_\_  
Name of Claimant\* Signature of Claimant\*

\* Required when the Plan Member and Claimant are different persons and when the claimant is over age 16.

## 5. PRIVACY STATEMENT

### Co-operators Life Insurance Company Privacy Statement

At Co-operators, we recognize and respect the importance of privacy. When you apply for insurance or open an account with us, we will ask for your consent to collect, use, keep and share your personal information. We will explain what information we need, what we will use it for and who we will share it with. We will open a confidential file to collect, use, keep and share your personal information for the purposes of confirming your identity, reviewing your insurance needs and determining suitability of our products and services for you, assessing your application for insurance, issuing and administering your policy, including assessing and processing claims, administering your investments, meeting our contractual and regulatory obligations, detecting and preventing fraud, and performing business and statistical analysis. We will not share your personal information for other purposes, except with your consent or as required or permitted by law.

We may tell you about products and services that may be of interest to you. You can tell us what information you want to receive from us and you can withdraw your consent at any time. You may access and correct, if needed, the personal information in your file by sending us a request in writing.

We limit access to your personal information to our staff and other people we have authorized who need to use it to perform their duties. This may include our third-party service providers who may use your personal information for processing, storage, analysis and disaster recovery purposes outside of Canada. They could be required by law to give your personal information to courts, governments or regulators outside of Canada. To protect your personal information, we ensure that privacy and security requirements are included in all third-party service provider contracts.

You can find more details about the Co-operators privacy policy at [www.cooperators.ca](http://www.cooperators.ca). If you have any questions regarding our privacy policies or about how we collect, use, keep and share your personal information, please contact our Privacy Officer at Co-operators at 1-888-887-7773, or by e-mail: [privacy@cooperators.ca](mailto:privacy@cooperators.ca)