

## How we process claims

We try to process claims within two days. Typically, 80% of claims are processed and paid automatically within the two-day target. Automatic claims that are processed quickly include those that are submitted directly through a point-of-sale system (sometimes referred to as direct billing) from a service provider or pharmacy. Claims submitted on the *Make a claim* page on My Canada Life at Work™ are also routed through the automatic process.

If the required sections on *Make a claim* aren't filled out correctly, or if you mail in a paper claim, you can expect the claim-payment process to take longer because they must be handled manually. Claims that require more in-depth review and approval are also processed manually. Certain claim types, like orthotics, dental implants, breathing equipment and dentures, require the expertise of a claims examiner and can't be processed automatically. This is also the case with healthcare spending account (HCSA) claims and medical reimbursement plan (MRP) claims.

Here are some tips to help ensure your claims are processed as quickly as possible:

### When using a healthcare provider

Ask your provider if they're able to submit your claim automatically (direct billing). The benefits of direct billing are:

- Instant claim processing
- Easy coordination of benefits if you're also covered under another plan (most providers can submit the claim to both the primary and secondary plan when you receive the service or when picking up prescription medication)
- Reduce the amount you pay out of pocket (if the provider charges only the portion you're responsible for instead of the full amount before reimbursement)
- Less work for you (no need for you to submit claim on your own)
- Secure (your claims are kept between your provider and us and you don't have to worry about losing receipts)

Tips:

- Always give new providers or pharmacies your policy and ID numbers for your plan and any other plans you're covered under
- Download your benefits card from My Canada Life at Work and give it to anyone else covered under your plan

### When submitting on My Canada Life at Work

If your provider doesn't offer direct billing and you need to submit a claim yourself, here are some things to keep in mind to make sure your claims are processed quickly:

- Make sure you enter the correct information in the required fields (claim type, if you're also covered under another plan, provider type, amount of claim, duration of session, etc.)
- Take clear and complete pictures of your receipts
- Carefully follow all instructions when submitting a claim

## Checking the status of your claim

To check the status of your claim, sign into [My Canada Life at Work](#). It's available 24 hours a day, 7 days a week. You'll be able to view your claim history and claim status.