

# Checklist - Living Benefit Claim Requirements SUN Fit and Well (Neurological Related)

## Important Reminders:

- Submit only certified true copies
- Documents submitted will not be returned

## Basic Claim Requirements

1. **Claimant's Statement** [form to be supplied by Sun Life of Canada (Phils.), Inc.]
2. **Attending Physician's Statement** [form to be supplied by Sun Life of Canada (Phils.), Inc.]
3. **Authorization** [form to be supplied by Sun Life of Canada (Phils.), Inc.]
4. **Admitting History** or its equivalent inclusive of other hospital records containing patient's past medical history
5. **Discharge Summary** or its equivalent
6. Two (2) valid **Proofs of Identity** (*preferably government issued IDs with photo and signature*) of the insured
7. **Statement of Account** from hospital (for SUN Fit and Well Advantage plans only)

### If cause of critical illness is violent or accidental

8. **Police Report**
9. **Medico-Legal Report**
10. **Driver's License** if accident occurred while insured was driving a vehicle

## Additional Claim Requirements (*submit requirements appropriate to your health condition*)

### Minor Critical Illness

#### If diagnosis is Cerebral Shunt Insertion (*must be certified by Neurologist*)

- **Record of Operation**
- **All scans related to the procedure** (Ultrasound, MRI, CT scan, etc.)

#### If diagnosis is Cerebral Aneurysm Surgery (*must be certified by Neurologist or Neuro-Surgeon*)

- **Record of Operation**
- **MRA of the brain or Cerebral Arteriography**
- **All other radiological studies** (X-ray, Ultrasound, etc.)

#### If diagnosis is Moderately Severe Alzheimer's Disease (*must be diagnosed by Neurologist, Psychiatrist or Neuro-Psychiatrist*)

- **ADL Report**

#### If diagnosis is Moderately Severe Parkinson's Disease (*must be certified by Neurologist*)

- **ADL Report**
- **PET, MRI or CT Brain Scan**

### Major Critical Illness

#### If diagnosis is Stroke (*must be confirmed by Neurologist*)

- **CT Scan or MRI**
- **Medical Records** indicating major and permanent neurological deficit lasting at least 4 weeks that will require physical rehabilitation

#### If diagnosis is Alzheimer's Disease (*must be diagnosed by Neurologist, Psychiatrist or Neuro-Psychiatrist*)

- **Accepted Standardized Questionnaires or Tests**
- **Medical Records**
- **ADL Report**

#### If diagnosis is Parkinson's Disease (*must be confirmed by Neurologist*)

- **Laboratory Tests/Procedures** (Blood Test, Ultrasound, PET/MRI/CT Brain Scan, etc.)



If diagnosis is Amyotrophic Lateral Sclerosis (ALS) (must be confirmed by Neurologist)

- Electromyography
- PET MRI Brain Scan

If diagnosis is Progressive Bulbar Palsy (PBP) (must be confirmed by Neurologist)

- Electromyography (EMG)
- Neurological Examination Report, if any

If diagnosis is Progressive Muscular Atrophy (PMA) (must be confirmed by Neurologist)

- Electromyography (EMG)
- MRI Brain Scan
- Clinical Examination Report

If diagnosis is Progressive Supranuclear Palsy (must be confirmed by Neurologist)

- Medical Records
- PET/MRI/CT Brain Scan

If diagnosis is Guillain-Barre Syndrome (must be diagnosed by Neurologist)

- Nerve Conduction Study
- Laboratory/Diagnostic Test Results after 1 month from the date of initial diagnosis

If diagnosis is Motor Neuron Disease (MND) (must be confirmed by Neurologist)

- Electromyography
- PET MRI Brain Scan

If diagnosis is Multiple Sclerosis (must be confirmed by Neurologist)

- Nerve Biopsy, Neural Biopsy or Electrophysiology
- MRI, CT Scan or other reliable imaging techniques
- Medical records indicating the following:
  - ✓ 2 episodes of well-defined neurological abnormalities
  - ✓ Evidence of demyelinating lesions at more than 1 site within the central nervous system

If diagnosis is Bacterial Meningitis (must be confirmed by Neurologist)

- Lumbar Tap Results or Cerebral Spinal Fluid Findings
- Medical Records
- Blood tests for markers of inflammation (e.g. C-reactive protein, CBC) & blood cultures, etc.
- CT / MRI Brain

If diagnosis is Benign Brain Tumor

- CT Scan or MRI
- Surgical Pathology Report
- Medical Records indicating persistence of neurological deficit (for at least 6 consecutive months)

If diagnosis is Coma (must be confirmed by Neurologist)

- Medical Records indicating the continuous use of a life support system with respirator for a period of at least 96 hours
- Glasgow Coma Score for 7 days

If diagnosis is Major Head Trauma (must be confirmed by Neurologist)

- Medical Records for at least 3 months
- CT Scan or X-ray

If diagnosis is **Brain Surgery** *(must be confirmed by Neuro-Surgeon)*

- **Record of Operation** or its equivalent

If diagnosis is **Meningeal Tuberculosis** *(must be confirmed by Neurologist)*

- **Medical Records/Laboratory Tests** indicating the cause of the meningitis and persistence of the neurological deficit for at least 6 consecutive months
- **Cerebrospinal Fluid Analysis**

If diagnosis is **Encephalitis** *(must be confirmed by Neurologist)*

- **Medical Records** indicating severe inflammation of brain substance and persistence of the neurological deficit for at least 6 consecutive months

If diagnosis is **Apallic Syndrome** *(must be confirmed by Neurologist)*

- **MRI or CT Scan**
- **Medical Records** stating that condition persisted for at least 1 month

If diagnosis is **Muscular Dystrophy** *(must be confirmed by Neurologist)*

- **All relevant tests and work-ups** to support the diagnosis
- **Muscle biopsy**, evidence to show the elevated Creatinine Kinase (CK)/Creatinine Phosphokinase (CpK3)
- **Electromyography**
- **Chest X-ray, Echocardiogram, CT/MRI scan**

If diagnosis is **Creutzfeldt-Jacob Disease** *(must be diagnosed by Neurologist)*

- **Electroencephalography (EEG) or Cerebrospinal Fluid (CSF) Analysis**
- **CT Scan or MRI**

If diagnosis is **Severe Myasthenia Gravis** *(must be confirmed by Neurologist)*

- **All relevant tests and work-ups** to support the diagnosis e.g. Electrodiagnostics (repetitive nerve stimulation test); Ice Test; Edrophonium test, CXR; CT / MRI scan report etc.)

If diagnosis is **Paralysis** *(must be confirmed by Neurologist)*

- **Medical Records** indicating complete and permanent loss of use of arms and legs
- **All objective laboratory and diagnostic reports**

If diagnosis is **Hemiplegia** *(must be confirmed by Neurologist)*

- **Medical Records** indicating total and permanent loss of the use of one side of the body through paralysis caused by illness or injury
- **All objective laboratory and diagnostic reports**

*Note: Other requirements may still be required after initial review of submitted documents.  
Contestable claims are subject to investigation and will affect processing time.*

For further inquiries, please contact our Client Care at telephone number 849-9888 from Mondays to Fridays, 8:00 a.m. to 7:00 p.m. or visit our website at [www.sunlife.com.ph](http://www.sunlife.com.ph).