

Here's everything you need to know about submitting a claim and what will happen after you submit it. This information applies to:

- Disability/critical illness insurance benefits
- Life insurance benefits
- Wealth – retirement and investments
- Plan Direct/Welcome Plan

What forms do I need?

Depending on the claim you're making, you'll need different forms. Contact your advisor or access the forms [here](#).

Disability/critical insurance benefits claim forms have two parts: customer information and a physician report.

For Plan Direct/Welcome Plan claims, be sure to attach all of the original receipts that support your claim. We don't accept photocopies. We aren't able to return your original receipts. However, we will provide you with a copy of the explanation of benefits for your records.

What are the submission timelines?

Submit your claim as soon as possible. You can contact Canada Life through your advisor. Or, in Canada and the United States, you can call us toll free at 1-888-252-1847. TTY to Voice: 7117 1 1. Voice to TTY: 1-800-855-0511.

For Plan Direct/Welcome Plan claims, you must submit your claim within 15 months from the date you received the service or supply.

My form is complete and submitted. Now what?

We'll assign a claims examiner to review your claim. They'll contact you if they need more information.

When will a decision be made about my claim?

If the claims examiner doesn't need any extra information from you, you should have their decision within a week. If they do need more information, it may take up to a month or more before they'll make a decision. Complex claims may need more review time.

How will I be notified about the decision and when will I receive payment?

We'll provide you with written confirmation of the claim decision, including details about your claim and your next steps. Once a decision is made, payment will happen quickly.