



# What you can expect when you need to take a leave of absence

Navigating time away can feel overwhelming, but we're here to guide you through each step. This resource outlines the complete claims process – from submitting your initial claim and staying connected during your leave and Short-Term Disability, to planning your return to work or transitioning to Long-Term Disability if needed.

## Claim submission

Steps	Communication with you	If using online Member portal
<ul style="list-style-type: none"> <li>You or your employer can submit your claim online or by phone</li> <li>Receive your single claim number at claim submission (<i>For reference, starts with NTN</i>)</li> <li>A Medical Certification is faxed to your physician for completion</li> </ul>	<ul style="list-style-type: none"> <li>Next steps communicated by phone or online, depending how you submitted your claim</li> <li><b>If you need a family member to represent you, we will need an authorization from you to speak to that person</b></li> </ul>	<ul style="list-style-type: none"> <li>The Member portal is an easy way to submit a claim. Alternatively, your employer can submit a claim online for you.</li> <li>To get started, register for an account at <a href="http://www.sunlife.com/account">www.sunlife.com/account</a></li> <li>Learn about our <a href="#">Member portal</a></li> </ul>

## Next steps and initial claim review

Steps	Communication with you	If using online Member portal
<ul style="list-style-type: none"> <li>A claim specialist checks your benefit eligibility and reviews your leave request</li> <li>You return the signed authorization form(s) to Sun Life through email or mail</li> </ul>	<ul style="list-style-type: none"> <li>Claim acknowledgement packet is mailed to you with authorization and medical forms. Your employer receives a copy of the packet.</li> <li>Claim specialist provides contact information and discusses need to return the Medical Certification</li> </ul>	<ul style="list-style-type: none"> <li>You can view real-time claim status</li> <li>Your claim acknowledgement letter appears</li> <li>You can view any outstanding requirements related to your claim</li> </ul> <p><small>*If you need assistance while on the Member portal, you can click on "Live chat." Member Services Representatives are ready to help.</small></p>

## Claim decision

Steps	Communication with you	If using online Member portal
<ul style="list-style-type: none"> <li>If applicable, follow up with your physician to ensure the Medical Certification was returned to Sun Life within 15 days of when the claim was filed</li> <li>Claim specialist may reach out to you</li> <li>Sun Life makes a claim decision(s)</li> </ul>	<p><b>All interactions are driven by employee choice: phone or email</b></p> <ul style="list-style-type: none"> <li>Claim specialist may reach out to you or your employer to:               <ul style="list-style-type: none"> <li>Address any questions</li> <li>Request any outstanding requirements or medical information, as needed</li> <li>Communicate your claim decision, pay, and return to work expectations</li> </ul> </li> <li>Claim decision(s) communicated to you (<i>within 5 days of the completed Medical Certification is received by Sun Life</i>). If your claim is denied, we will communicate this by mail.</li> <li>Your employer will receive notification of your claim decision by email</li> <li>If requested and approved for intermittent leave, instructions are given to you on how to submit time (<i>only applies to FMLA and PFML</i>)</li> </ul>	<ul style="list-style-type: none"> <li>Claim status is updated to reflect claim decision(s) in real-time, broken out by benefit and applicable leave dates</li> <li>Your employer can also see this information on the employer portal</li> <li>Claim decision letter(s) also appears online for reference</li> </ul>

## During your leave of absence

Steps	Communication with you	If using online Member portal
<ul style="list-style-type: none"> <li>You remain on leave and notify your employer and Sun Life if your return-to-work date has changed (<i>online or phone</i>)</li> </ul>	<ul style="list-style-type: none"> <li>STD benefit payments will be sent to you, unless they are sent by your employer</li> </ul>	<ul style="list-style-type: none"> <li>View time remaining balances by benefit(s)</li> <li>View claims payment information, and add direct deposit if desired</li> <li>If applicable, update return to work date</li> <li>If applicable, submit any intermittent time taken</li> </ul>

## Extend your leave (if applicable)

Steps	Communication with you	If using online Member portal
<ul style="list-style-type: none"> <li>Request a leave extension by phone, by email, or online if you need additional time away</li> <li>Additional supporting medical information will be required</li> </ul>	<p><b>All interactions are driven by employee choice: phone or email</b></p> <ul style="list-style-type: none"> <li>Sun Life will follow up for more information (ex. medical info) to extend your leave</li> <li>Leave extension decision communicated to you and to your employer</li> </ul>	<ul style="list-style-type: none"> <li>You can also request a leave extension on the Member portal</li> <li>If approved, you can see your return-to-work date updated online</li> <li>View claims payment information</li> </ul>

## Returning to work

Steps	Communication with you	If using online Member portal
<ul style="list-style-type: none"> <li>• Leave will continue until you exhaust your allowable leave, or return to work</li> </ul>	<ul style="list-style-type: none"> <li>• If you've chosen to receive text messages, you'll get a text notification one week before your scheduled return-to-work date, allowing you to either confirm or modify your return date</li> <li>• A second text notification is sent confirming your return occurred as expected</li> <li>• If you are unable to return to work at full duty, an accommodation may be needed and a claim specialist will refer the claim to the Accommodations team who will communicate next steps*</li> </ul>	<ul style="list-style-type: none"> <li>• Your return-to-work date will reflect any changes you made via text notification</li> <li>• You can update your return-to-work information online</li> </ul>

\*Accommodations are provided if your employer has elected Health Accommodations (ADA).

## Transitioning to Long-Term Disability LTD (if applicable)

Steps	Communication with you	If using online Member portal
<ul style="list-style-type: none"> <li>• Evaluation for transition to LTD begins 30-60 days prior to the end of your Short-Term Disability leave and Sun Life initiates the Life insurance waiver of premium claim, if applicable</li> <li>• An LTD claim is automatically set up and assigned to an LTD case manager. Your claim number will remain the same.</li> <li>• LTD team gathers information and engages clinical and vocational resources to assess disability</li> <li>• Additional information may be needed to make a claim decision</li> <li>• Sun Life makes a claim decision</li> </ul>	<ul style="list-style-type: none"> <li>• LTD case manager reaches out by phone to acknowledge receipt of your claim</li> <li>• If additional information is needed prior to the claim decision, further phone communication and follow-up letters are sent</li> <li>• Claim acknowledgement letter is sent to you and your employer</li> <li>• If the claim is approved, you will receive a monthly check or direct deposit from Sun Life</li> <li>• You will be contacted at regular intervals and engaged to evaluate your recovery and return to work readiness</li> <li>• If the claim is denied, you and your employer are informed of the decision and appeal rights are provided.</li> </ul>	<ul style="list-style-type: none"> <li>• Claim status appears online</li> <li>• Your claim acknowledgement letter appears</li> <li>• View claims payments</li> </ul>

## How to contact us

Member Services and Live Chat	Member portal
888-444-0239 8 am to 8 pm ET Monday to Friday	Register or sign in: <a href="http://www.sunlife.com/account">www.sunlife.com/account</a>

Whether you are a loved one are taking a short absence or require extended support, understanding the process will help you focus on what matters most: health and recovery.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01 and 16-DEN-C-01. Issued contracts determine all plan features and benefits.

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