

eCLAIMS EMPLOYEE Q&A

How do I submit a claim online?

1. Go to the Empire Life plan member website: <https://pmw.empire.ca/pmwwweb/login.jsp>. If you need help getting signed in, please call 1-800-267-0215 or email group.csu@empire.ca.
2. Once you have logged in, click on eClaims—on the left navigation bar.
3. Fill in your information.
4. Use the 'Find a Provider' tool to ensure your provider of choice is eligible
4. Keep your original receipts in a safe place for one year, in case your claim is selected for review.

You also must register for electronic funds transfer, so we can deposit the money directly to your bank account. We've created an engaging 'how-to' video that guides you through the claiming process. A PDF version of this is also available.

What type of claims can I submit?

You can submit:

- paramedical, vision, and dental claims
- drug claims
- healthcare spending account (HCSA) and Incidental Health Expense (IHE) claims, if your plan has these benefits

You can submit most types of claims. That said, there are a few types of benefits for which a paper claim is required. These are typically more complicated items that require more indepth review.

My dentist is telling me I need an expensive procedure. How do I know how much will be covered?

You can submit a dental predetermination to see how much will be reimbursed. The dental predetermination tool is located on the front page of the plan member website at www.empire.ca.

Where can I check my balance?

Planning is important, so we've added a handy claim look-up tool so you can review past claims, check your coverage, and schedule treatments accordingly. This tool is located on the front page of the plan member website.

What do I do with my receipts?

You must keep your original receipts in a safe place for one year and send them to Empire Life if requested. Maintaining a quality system and detecting misuse is in everyone's best interests. Empire Life has a powerful review and audit system. Every day, we select a random sample of claims for review. We could ask you to send us your receipts up to one year after you have submitted a claim.

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Where can I go for help if I have a question?

You can always call the Customer Service Unit at 1-800-267-0215 or email group.csu@empire.ca. But our eClaims system is so well designed that it answers your questions as you go. It includes step-by-step instructions and quick links to information you may need to complete a claim. We've also developed an easy to use 'how-to' video that gives simple, clear instructions.

What happens if I make a mistake?

Our powerful online system does a very good job of helping you avoid mistakes. While you are entering a claim, you can always go back and make corrections. The system will also present you with a summary of your claim. You must review this summary before you click "submit." The eClaims system also remembers the personal information you enter such as your banking information and the names of the service providers. This means you do less re-keying of information—which results in less opportunity for errors.

Accidents can happen. If it looks like you made a mistake, or if something doesn't look right, your claim will be flagged for review. The system will pend your claim and ask you to send your receipts. You will see instructions on the computer screen. If you do not submit receipts, we close the file after 28 days and do not pay the claim. We will write to tell you we have suspended your eClaims privileges until the claim is resolved to our satisfaction. In the meantime, you will be able to submit paper claims.

We may also request receipts after the payment of a claim and, when we do, the same process applies. If we find evidence of fraud, you may lose eClaims privileges forever, and we may inform your employer.

When will the money be in my bank account?

Claims are adjudicated in real time. This means that as soon as you finish entering your claim and click "submit" you will see a confirmation of the amount to be reimbursed, unless we require further information or receipts. This amount will be deposited in your bank account within 24 hours (claims submitted on a weekend or holiday may take longer due to banking processes. If your claim is flagged for review, you will be notified).

Where will my EOB be sent?

Once your payment is sent to your bank, we will send you an email confirming the payment amount. This email will prompt you to retrieve your electronic explanation of benefits (e-eob) from our secure plan member website.

How do I know that my personal information is protected?

Our plan member website has built in security features that safeguard your personal information. Only registered plan members can file claims online. As with everything we do, we follow Canada's privacy laws. We are committed to protecting your personal information.

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