eCLAIMS
WITH EMPIRE LIFE

**Convenience,
choice, and control**

Insurance & Investments
Simple. Fast. Easy.™

Empire Life®

eClaims—one more way to enhance your employee benefits plan

As Canadians, we lead the world in the amount of time we spend online[1] and how quickly we adopted online banking services[2]. People of all ages are connecting and transacting over the Internet. So while employees at different life stages may value different benefits, the ease and convenience of submitting health benefit claims online appeals to all.

Our intuitive and intelligently designed eClaims makes submitting claims easy—and greener, too! Employees can make a claim anytime, from anywhere. And while employees must keep receipts for one year, they don't need to submit them unless requested. No stamps, no trips to the post office, no waiting.

Real-time adjudication—not merely online claim submission—means employees know right away how much they will be reimbursed. And with our electronic funds transfer (EFT) and electronic explanation of benefits (EEOB), the money is usually back in their bank account within 24 hours.

For busy people with a lot on the go, planning is important. Our handy claim look-up tool lets employees quickly review past claims and check coverage, so they can schedule treatments accordingly.

Now that's convenient!

[1] comScore 2010 Canada Digital Year in Review
[2] comScore: comscore.com/Press_Events/Press_Releases/2008/07/Canada_Online_Banking

Online simplicity and security

Our eClaims system guides employees smoothly through the claiming process and displays results immediately.

Easy

- Intuitive and intelligent design delivers a hassle-free experience
- Built in help text gives hints and instructions at each step
- Quick links let employees find details or update information all in the same session
- Option to coordinate with a spending account, if they have one
- Choice of email, upload, fax, take-a-picture, or mail when receipts are required

Fast

- Real-time claims adjudication (not merely claim submission) delivers on-the-spot results
- Personal profile and preferences are stored for future claims, which personalizes the experience and saves time
- Electronic funds transfer in 24 hours for fast payment
- Electronic explanation of benefits speeds coordination of benefits with a spouse's plan

Secure

- Our secure plan member website protects personal information

Convenience is key for employees—and there are advantages for employers too!

- Enhances the benefits plan and build employee engagement
- Demonstrates you are progressive and care about employees' benefits
- Saves time: our streamlined process means employees will have fewer questions for you
- Promotes better adherence to coordination of benefits rules—and possibly save money too

eClaims—it's all about convenience, choice, and control

Robust controls

Our controls do an excellent job of detecting and preventing misuse or abuse.

System checks:

1. Verifies employees' identity through our secure plan member website
2. Checks that everyone being claimed for is eligible
3. Validates providers' credentials
4. Assesses amounts being claimed against the plan design
5. Compares the claim with our up-to-date listings of reasonable and customary costs
6. Restricts claims per coordination of benefits rules
7. Checks for irregular claiming patterns
8. Requires employees to review their claim before submitting, to correct any errors
9. Scrutinizes our pre-programmed areas of focus, to flag items for review
10. Dynamically generates statistically valid samples of claims for routine review

Flagging of irregular claims and random reviews

Unlike other systems that pay irregular-looking claims and then route them for review, our system routes these claims for review first. This helps avoid time consuming, after-the-fact follow-ups and corrections.

Our system of controls flags a random sample of claims for review every day. In aggregate, we review 1 in 10 claims through this process. This is a dynamic process. We adjust our system constantly to reflect emerging areas of risk.

Human controls: flagged claims, random checks, risk assessment

Our specialized team carefully reviews flagged claims and claims generated for random review. They call providers to check credentials and verify that services charged are in line with best practices. They call specialists and regulatory bodies to understand treatment protocols. And they ask employees to send receipts. We also do post-payment reviews where we detect irregular claiming patterns over time. Here too we ask for receipts.

eClaims—part of our evolving suite of e-services

We have a vision of how eServices can make it easier for you to manage your employee benefits and work more efficiently—and effectively. We're committed to offering you a full range of time saving and intelligent services. Our eClaims service, electronic funds transfer, and electronic explanation of benefits are part of the first phase of our strategy.

We look forward to telling you more!

The Empire Life Insurance Company (Empire Life) is a proud Canadian company that has been in business since 1923. We offer individual and group life and health insurance, investment and retirement products, including mutual funds through our wholly-owned subsidiary Empire Life Investments Inc.

Empire Life is among the top 10 life insurance companies in Canada[1] and is rated A (Excellent) by A.M. Best Company[2]. Our mission is to make it simple, fast and easy for Canadians to build wealth, generate income, and get the insurance and group benefits coverage they need.

Follow Empire Life on Twitter @EmpireLife or visit our website, www.empire.ca for more information.

[1] *The Globe and Mail Report on Business Magazine*, June 2015, based on revenue
[2] As at May 19, 2015

This document is for general information purposes only and is not intended to provide you with any advice. Please speak with your Group Advisor or Empire Life Account Executive for further details.

® Registered trademark of The Empire Life Insurance Company.
™ Trademark of The Empire Life Insurance Company.
Policies are issued by The Empire Life Insurance Company.

Insurance & Investments – Simple. Fast. Easy.™
www.empire.ca info@empire.ca

G-0430-EN-06/16