



Submitting a claim for Optional Group Critical Illness Insurance

Optional Group Critical Illness insurance is designed to provide financial security when illness puts assets and savings at risk. It provides a lump sum payment that plan members can use to cover any expenses, including private nursing or medical care needs, modifications to a home, or childcare costs. This valuable coverage allows you to focus on what's important – regaining your health. The following steps will guide you through the claims process allowing you to make recovery your top priority.

Submitting your claim

Please complete and submit the following forms for all Group Critical Illness Insurance claims:

Critical Illness Claimant's Statement

This statement provides the details required to process your critical illness claim. It's important that you complete all sections of the form and sign the authorization and declarations. If you are submitting a claim for a family member over the age of 16, your family member must also sign the authorization for release of their medical information.

Group Critical Illness Benefits - Employer's Statement

Please have your plan administrator complete the Employer's Statement and forward it to Great-West Life.

Group Critical Illness Insurance – Confidential Physician's Report

Separate Attending Physician's Statements are provided for each of the covered critical illness conditions. Select the form appropriate for your condition and have your doctor complete it as soon as possible. Once complete, this form provides the medical evidence necessary to assess your claim.

All completed forms should be mailed to:

The Great-West Life Assurance Company
Critical Illness Unit, 3S, 330 University Avenue
Toronto, ON M5G 1R8
Toll Free: 1-866-907-2395
Fax: 1-416-552-6557

Please note: It is your responsibility to help ensure that the completed form and copies of all supporting documents (eg. x-rays, scans, blood work or other test results and specialist consultations) are sent to Great-West for assessment of your claim. Your doctor may charge a fee for this service. This fee is not covered under your group benefits plan.

Assessing the claim

If required, your case manager will call you to locate and submit any missing information, to discuss your claim, and answer any questions you may have about the claim process. If you are unable to speak to us by phone, Great-West will make alternate contact arrangements to facilitate communication.

Great-West will not be liable for benefits for which proof is submitted more than three months after the earlier of; the end of the critical illness waiting period; and the date this policy terminates.

Your assigned case manager will determine your eligibility for benefits based on the terms of your group benefits contract. The benefit is payable after a waiting period of 30 days following the date of diagnosis or at the end of the waiting period, if any, that may be specified for the condition, (whichever is longer in duration).

If your claim is approved, you will receive payment with an Explanation of Benefits.

If your claim is not approved, you will receive a letter explaining why you did not qualify for benefits.



Should you disagree with Great-West's assessment of your claim, you can appeal the decision. Your appeal must be in writing and submitted within one year of the date of the initial decline of benefits and should include any new information required to support the reassessment of your claim. All costs for obtaining this new information, including test results and medical reports, are at your own expense. These fees are not covered under your group benefits plan.

Please refer to the Group Critical Illness Covered Conditions Definitions sheet for a list of covered illnesses and specific exceptions that may affect claim outcomes.

Paying the claim

Optional Group Critical Illness benefits are payable in one lump-sum amount. The amount of your benefit payment depends on the type and amount of plan coverage. For more information please contact your plan administrator.

Frequently asked questions

When should I submit a claim for Optional Group Critical Illness Insurance benefits?

You must submit a claim for Optional Group Critical Illness benefits 30 days from the date that you were first diagnosed with a covered condition. Be sure to check the definitions of covered critical illnesses at the time of your claim. The definitions describe the type and severity of the condition that must be met in order for benefits to be paid. You may wish to show a copy of the definitions to your doctor.

Does my coverage continue after my benefit has been paid?

Optional Group Critical Illness insurance provides a one-time claim. Your coverage ceases once you have been diagnosed with a covered condition and your critical illness benefit has been paid.

Are critical illness benefits taxable?

Critical illness benefits are treated as non-taxable, and as such, Great-West will not deduct any taxes from the benefit payment.

What is a pre-existing condition?

A pre-existing condition is an illness or injury for which the insured person has exhibited signs or symptoms, received medical treatment, care or services (including diagnostic measures), consulted a physician or has been prescribed medication, with due diligence taken, during the 24 months prior to the effective date of coverage for this Group Optional Critical Illness Insurance benefit. During the first 24 months of coverage, this benefit is not payable for a covered critical illness condition that is directly or indirectly related to a pre-existing condition.

Additional information

If you have any questions or require more information about the Optional Group Critical Illness Insurance claim process, including document requirements or claim status information, please contact Great-West at: 1-866-907-2395. Your plan administrator can provide you with claim forms.

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This is intended to be an overview of the terms and conditions of the claims process and is not a legal document. For more detailed information please contact your plan administrator.



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