

# eCLAIMS WITH EMPIRE LIFE

Check out our enhanced service!



Online simplicity and security

## Ten great reasons to love eClaims

### For employers:

1. Enhances your benefits plan and builds employee engagement
2. Demonstrates you are a progressive employer who cares about employees' benefits—and the environment
3. Saves time — our intelligent service answers employees' questions as they go, so they don't have to ask you
4. Promotes better adherence to coordination of benefit rules—and potentially saves your plan money
5. Gives you a choice of audit options that reflect your risk tolerance and what you want your benefits plan to do

### For employees:

1. Convenience: submit claims anytime, anywhere
2. Faster payment with instant adjudication. The money is usually back in employees' bank account in 24 hours
3. Faster coordination of benefits and reimbursement from a spouse's plan, with an electronic explanation of benefits emailed to employees within 24 hours
4. Choice of how to submit receipts when required—email, upload, fax, take-a-picture, or mail—lets employees respond quickly, in the way that's most convenient
5. More free time—employees must keep receipts for one year but don't need to submit them unless requested. No stamps, no trips to the post office, no waiting

➤ Now you can submit paramedical, vision care, dental, drug and spending account claims quickly and easily

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

For more information about eClaims, please call your Group Benefits Advisor or Empire Life Account team member.

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.

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