1. I am considering applying for insurance. What's the best way to submit my application?
Where possible, we recommend you apply using the online application available on your sponsor website. You can also download and complete paper applications, then fax or email them to us.

2. I recently submitted an insurance application. What happens next?
If you are required to provide additional information to complete the underwriting process, such as a paramedical, you will be contacted by phone to set up an appointment with our nurses. Other requirements that may need to be completed, such as a supplementary questionnaire, will be sent to you by encrypted email or fax, provided you were able to provide us with your personal email address or fax number. (Because this material may contain personal information and/or personal health information, we cannot fax it to your place of employment where the information may be visible to others.)

The fax number for submitting forms is: 1-888-264-2243.
It may take up to 90 days for us to complete the requirements necessary to make a decision on your application. Please complete all requirements and return them in a timely manner. Other requirements such as paramedicals will not be impacted by the postal strike, as these are conducted over the phone or in person.

3. What happens when my application is approved?
If you purchased your insurance coverage through an advisor, we will courier your policy/certificate fulfilment material directly to them to deliver to you.
If you purchased your coverage directly, your policy/certificate fulfilment material will be held at our office until the strike is over, and then mailed to you.

Note: If you purchased Travel Insurance, your Travel policy information will be sent to you electronically. If you do not have an email address and are scheduled to travel in the near future, Manulife will courier the material to you. If your travel date is not imminent and you do not have an email address, the material will be held and mailed to you after the strike is over.

4. How do I make policy payments and/or changes on my existing Insurance coverage?
We will continue to accept change requests by fax or email.
Any billing statements, premium refunds and/or letters that normally go out as a result of processing requests will be mailed to you once the strike is over.

During the strike, you will be responsible for ensuring your insurance payments continue to be made on time. We accept payment by credit card, pre-authorized debit and, for our health and dental business, through online banking.
Plan members who normally pay annually by cheque can make arrangements to either drop off their payment at our offices, where drop-off boxes will be set up, or arrange to make a payment by an alternate method.

5. How can I make a claim on my Travel, Life, Disability, Personal Accident or Mortgage Creditor policy?
Completed claim forms and proof of claim can be submitted electronically. In cases where the original document or an original signature is required, it can be sent in after the strike. Claim payments will continue to be made by electronic funds transfer (EFT), or a cheque will be couriered to you.

Association Disability claims: If you were in receipt of benefits via EFT, payments will continue by EFT. If your benefit was issued by cheque, we will courier the cheque to you.

Personal Accident Disability, Life and/or Critical Illness claims: The cheques will be couriered to you. Any payments for other benefits under Personal Accident claims will be held in our office until the strike is over, at which time the cheque(s) will be mailed.

Credit claims under the financial institution: Claims will continue to be paid directly to the applicable financial institution.

6. What happens to my Health and Dental Insurance claim cheque?
If a provider (pharmacy or dentist) is submitting a claim that is payable to the provider, a postal strike will have no impact.
If a claim payment (cheque) is payable to the policyholder, it will be mailed to you after the strike is over.

If you have other concerns or questions regarding the Canada Post strike, please direct your inquiries to our Customer Service Centre at 1-888-477-5450, Monday to Friday from 8:00 a.m. to 8:00 p.m. ET.

For email inquiries, please direct them as follows:
Life or Disability inquiries: am_service@manulife.com
Health and Dental inquiries: more_info@manulife.com
Travel inquiries: travel@manulife.com