

your group benefits

Contract Number: 102565 and 50813-G

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Nipissing University

Active administration - Full-time employees, Active administration (Enrolled in Teachers Pension Plan) – Full-time employees and Active administration – Part-time employees

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How to Connect with Sun Life Financial



Questions?

We're here to help. Talk to a Sun Life Financial Customer Care representative for assistance with your coverage by calling toll-free at 1-800-361-6212.

For faster service, have your **group contract number** and **member ID** ready to enter into our automated telephone system.

Plan Member Services

Download the my Sun Life Mobile App!

- Free from the Apple App Store or Google Play, anytime
- Fast and easy access, wherever you go, to your benefit information
- View and/or submit mobile claims instantly, depending on your plan

Don't have a smartphone? Visit www.mysunlife.ca to obtain the following services:

- benefit information about coverage, claim status, and easy access to claim forms and/or e-claims, depending on your plan
- chat live with an agent
- send a secure email message to the Sun Life Financial Customer Care Centre
- contact information

Access to mysunlife website

The first time you access your group benefits online, you will need to register to get your personal access ID and password. To register you will need your group contract number and member ID.

Prior Authorization Program

For the form:

- visit our website at www.mysunlife.ca/priorauthorization
- call a Sun Life Financial Customer Care representative toll-free at 1-800-361-6212

For the list of drugs:

- visit our website at www.mysunlife.ca/priorauthorization

Your Drug Card

Provided by your employer or online at www.mysunlife.ca.

Note: If you have refused Extended Health Care coverage under this plan, this drug card does not apply to you.

Your Travel Card

Provided by your employer or online at www.mysunlife.ca.

Note: If you have refused Extended Health Care coverage under this plan, this travel card does not apply to you.

Need to contact Sun Life's Emergency Travel Assistance provider?

In the USA and Canada, call: 1-800-511-4610.

All other inquiries

Call 1-877-SUN-LIFE (1-877-786-5433).

Benefit Summary



Contract Number 102565

This is a summary of the coverage your plan provides. You should read it together with the information in the rest of this booklet. Please see the related sections of this booklet for more information, including exclusions, limitations and other conditions that apply to your plan.

General Information

We, our and us	Throughout this booklet, <i>we</i> , <i>our</i> and <i>us</i> mean Sun Life Assurance Company of Canada
Waiting period	None
Termination	Termination of coverage may vary from benefit to benefit as indicated in this Benefit Summary. Coverage may also end on an earlier date, as specified in the <i>General Information</i> section of this booklet.

Extended Health Care

Benefit year	January 1 to December 31
Deductible	None
Reimbursement level	<p><i>Drug card plan</i> Included</p> <p><i>Prescription drugs</i> 100% for drugs and supplies listed in the Flexible Therapeutic Formulary, including Special Authorization drugs and diabetic supplies 50% for vaccines, sexual dysfunction drugs, fertility drugs and smoking cessation products 70% for all other eligible expenses</p> <p>Drugs covered under this plan must have a Drug Identification Number (DIN) and be approved under <i>Drug evaluation</i></p> <p>We will cover the following drugs and supplies that are prescribed by a doctor or dentist and are obtained from a pharmacist:</p> <ul style="list-style-type: none"> • drugs that legally require a prescription • life-sustaining drugs that may not legally require a prescription • injectable drugs and vitamins • compounded preparations, provided that the principal active ingredient is an eligible expense and has a DIN • diabetic supplies • products to help a person quit smoking that legally require a prescription, up to a lifetime maximum of \$500 per person • drugs for the treatment of infertility, up to a lifetime maximum of \$2,400 per person • vaccines, up to a maximum of \$300 per person per benefit year • intrauterine devices (IUDs) and diaphragms

	<ul style="list-style-type: none"> • varicose vein injections • drugs for the treatment of sexual dysfunction, up to a maximum of \$1,200 per person per benefit year • the cost of giving injections, serums and vaccines <p>There are drugs and treatments that are not covered, even when prescribed. Please refer to the Extended Health Care section of this booklet for details.</p>
<i>Other health professionals allowed to prescribe drugs</i>	We reimburse certain drugs prescribed by other qualified health professionals the same way as if the drugs were prescribed by a doctor or a dentist if the applicable provincial legislation permits them to prescribe those drugs.
<i>Dispensing fee</i>	Eligible expenses for the dispensing fee are limited to \$7.50 for each prescription or refill, and are covered at 100%
<i>Drug substitution limit</i>	We will not cover charges above the lowest priced equivalent drug unless we specifically approve them. To assess the medical necessity of a higher priced drug, we will require the covered person and the attending doctor to complete and submit an exception form.
<i>In-province hospital</i>	100% of the difference between the cost of a ward and a private room
<i>Convalescent hospital</i>	100% of the difference between the cost of a ward and a private room, up to \$20 per day for a maximum of 180 days for treatment of an illness due to the same or related causes
<i>Nursing home</i>	100% of government authorized co-payment charges for accommodation in a nursing home
<i>Out-of-province emergency services</i>	100% Emergency Travel Assistance included Time limit – 180 days after the date the person leaves the province where the person lives Lifetime maximum of \$5,000,000 per person for out-of-Canada services
<i>Out-of-province referred services</i>	80%
<i>Medical services and equipment</i>	100%
<i>Paramedical services</i>	100% up to a combined maximum of \$500 per person per benefit year for all the qualified paramedical practitioners listed below: <ul style="list-style-type: none"> • psychologists, social workers or psychotherapists 100% up to a combined maximum of \$500 per person per benefit year for all the qualified paramedical practitioners listed below: <ul style="list-style-type: none"> • massage therapists, when ordered by a doctor or a nurse practitioner • speech therapists • physiotherapists • naturopaths • acupuncturists • audiologists • occupational therapists • osteopaths or osteopathic practitioners, including a maximum of one x-ray examination each benefit year • chiropractors, including x-ray examinations. However, a separate maximum of \$45 per person per benefit year applies to x-ray examinations

<i>Vision care</i>	<ul style="list-style-type: none"> podiatrists or chiropodists, including a maximum of one x-ray examination each benefit year. Surgical removal of toe nails and excision of plantar warts are included at a separate maximum of \$200 per person per benefit year <p>100% for visual therapy up to a maximum of \$10 per person per visit</p> <p>Contact lenses, eyeglasses or laser eye correction surgery – 100% up to a maximum of \$300 in any 12 month period for a person under age 18 or in any 24 month period for any other person</p> <p>Contact lenses or eyeglasses following a surgical procedure – 100% up to a maximum of \$200 per surgical procedure. Expenses must be incurred within 6 months of the surgery</p> <p>Contact lenses or eyeglasses for non-surgical treatment of specific medical conditions – 100% up to a lifetime maximum of \$200 per person</p>
Teladoc Medical Experts services	Included
Termination	When you retire or reach age 65, whichever is earlier
At retirement	For more information about coverage after retirement, please contact your employer

Dental Care

Benefit year	January 1 to December 31
Deductible	None
Fee guide	<p>The current fee guide in the province where the employee lives, regardless of where the treatment is received</p> <p>If services are provided by a board qualified specialist in endodontics, prosthodontics, oral surgery, periodontics, paedodontics or orthodontics whose dental practice is limited to that specialty, then the fee guide approved by the provincial Dental Association for that specialist will be used</p>
Reimbursement level	
<i>Preventive procedures</i>	100%
<i>Basic procedures</i>	100%
<i>Major procedures</i>	50%
<i>Orthodontic procedures</i>	50%, only for children under age 18
Maximum benefit	
<i>Benefit year maximum</i>	<p>Preventive and Basic dental procedures – unlimited</p> <p>Major dental procedures – \$2,000 per person</p> <p>If your coverage starts in the second half of a benefit year, the maximum amount for that benefit year will be reduced by 50%</p>

<i>Lifetime maximum</i>	A separate lifetime maximum (below) applies to Orthodontic expenses Orthodontic procedures – \$2,000 per person
<i>Restriction on payments for dependents</i>	For employees who are late applicant for dependent coverage Preventive and Basic dental procedures – combined maximum of \$100 per dependent for the first 12 months Major dental procedures – no coverage for the first 12 months Orthodontic procedures – no coverage for the first 24 months
Termination	When you retire or reach age 65, whichever is earlier
At retirement	For more information about coverage after retirement, please contact your employer

Short-Term Disability

Maximum amount	75% of your weekly basic earnings rounded to the next higher \$1, up to a maximum of \$2,100 The maximum amount may be reduced by benefits and payments provided from other sources as described in the <i>Short-Term Disability</i> section of this booklet
Elimination period	Accident – none Illness – 7 days of uninterrupted total disability or the period up to the day you are hospitalized, whichever is shorter. To be considered hospitalized, you must have either: <ul style="list-style-type: none"> • been admitted in a hospital overnight as an in-patient • been admitted in a hospital as an outpatient and have undergone a surgical intervention • undergone a procedure under general or epidural anaesthesia in either a hospital, medical clinic or doctor's office
Maximum benefit period	26 weeks Benefits may also end on an earlier date as specified in the <i>Short-Term Disability</i> section of this booklet
Termination	When you retire or reach age 65, whichever is earlier
Tax status	Your employer has indicated that it is paying all or a portion of the premium for this disability plan. Therefore, the benefit payments are taxable income.

Long-Term Disability

Maximum amount	75% of your monthly basic earnings up to a maximum of \$20,000 The maximum amount may be reduced by benefits and payments provided from other sources as described in the <i>Long-Term Disability</i> section of this booklet
Contribution to pension plan (Classes 200 and 210)	In addition to your Long-Term Disability payments, your pension contributions will continue and contributions to the Teacher's Pension Plan are waived
Proof of good health	Approval required for coverage in excess of \$15,000, and any increase in that coverage of 25% or more or \$500, whichever is greater

Elimination period	26 weeks
Maximum benefit period	The period ending on the last day of the month in which you reach age 65 Benefits may also end on an earlier date as specified in the <i>Long-Term Disability</i> section of this booklet
Termination	The day you reach age 65 less the elimination period or the day you retire, whichever is earlier
Tax status	Your employer has indicated that it is paying all or a portion of the premium for this disability plan. Therefore, the benefit payments are taxable income.

Life

Employee Basic Life

Amount	2 times your annual basic earnings rounded to the next higher \$1,000 Maximum – \$1,500,000
Proof of good health	Approval required for coverage in excess of \$500,000, and any increase in that coverage of 25% or more or \$25,000, whichever is greater
Termination	When you retire or reach age 65, whichever is earlier
At retirement	For more information about coverage after retirement, please contact your employer

Employee Optional Life

Amount	You can choose coverage in units of \$10,000 Maximum – \$500,000
Proof of good health	Approval required on the initial optional amount of coverage and any increase in that coverage requested by the employee
Termination	When you retire or reach age 65, whichever is earlier

Basic Dependent Life

Amount	Spouse – \$15,000 Child – \$7,500
Termination	When you retire or reach age 65, whichever is earlier

Spouse Optional Life

Amount	You can choose coverage in units of \$10,000 Maximum – \$500,000
Proof of good health	Approval required on the initial optional amount of coverage and any increase in that coverage requested by the employee
Termination	When you retire or reach age 65, whichever is earlier

Making Claims



There are time limits for making claims. You can find more on these time limits in the following chart. **If you fail to meet these time limits, you may not be entitled to some or all benefit payments.**

To assess a claim, we may ask you to send us the following documents:

- medical records or reports
- proof of payment
- itemized bills
- prescriptions
- other information we need.

Proof of claim is at your expense.

Instructions and Time Limits for Sending Us Your Claims

Use this handy reminder to help you meet the time limits for sending in your claim.

Type of claim	Starting the claims process	Limits and special instructions
Extended Health Care	<p>Ask your employer for the form to complete, or get the form on our website.</p> <p>You can also submit claims for some expenses electronically. For more information, ask your employer.</p>	<p>Up to the earlier of the following dates:</p> <ul style="list-style-type: none"> • 548 days after the end of the benefit year during which the expense is incurred, or • 90 days after the end of your Extended Health Care coverage.
Emergency Travel Assistance	<p>Contact Sun Life’s Emergency Travel Assistance provider to notify them that a medical emergency exists.</p>	<p>Having expenses reimbursed: To have services or supplies reimbursed that either you or another covered person have paid for, proof of the expenses must be provided to us within 30 days of the person’s return to the province where the person lives.</p> <p>Refer to <i>Reimbursement of expenses</i> under the <i>Emergency Travel Assistance</i> section for further details.</p>

Type of claim	Starting the claims process	Limits and special instructions
Dental Care	<p>Ask your employer for the form to complete, or get the form on our website.</p> <p>The dentist will have to complete a section of the form.</p> <p>You can also submit claims for some expenses electronically. For more information, ask your employer.</p>	<p>Up to the earlier of the following dates:</p> <ul style="list-style-type: none"> • 548 days after the end of the benefit year during which the expense is incurred, or • 90 days after the end of your Dental Care coverage. <p>If we consider it needed, we can require that you give us the dentist's statement of the treatment received, pre-treatment x-rays and any other related information.</p> <p>For orthodontic procedures, a treatment plan will need to be submitted to us.</p>
Short-Term Disability	<p>Ask your employer for the claim forms, and ensure that the following people complete them:</p> <ul style="list-style-type: none"> • you, • your attending doctor, and • your employer. 	<p>Up to 30 days after your total disability begins.</p> <p>We will assess the claim and send you or your employer a letter that outlines our decision.</p> <p>From time to time, we can require that you provide us with proof of your continued total disability. We must be provided with this information within 90 days of the request.</p>
Long-Term Disability	<p>Ask your employer for the claim forms and ensure that the following people complete them:</p> <ul style="list-style-type: none"> • you, • your attending doctor, and • your employer. <p>The submission of these forms is your proof of claim.</p>	<p>You should submit your proof of claim at least 8 weeks prior to the completion of your elimination period, but in no event later than 90 days after the end of your elimination period.</p> <p>If your Long-Term Disability coverage terminates, you must advise us of the claim within 30 days of the date the coverage terminates.</p> <p>We will assess the claim and send you or your employer a letter outlining our decision.</p> <p>From time to time, we can require that you provide us with proof of your continued total disability. We must be provided with this information within 90 days of the request.</p>

Type of claim	Starting the claims process	Limits and special instructions
Life coverage	Ask your employer to provide the claim forms.	<p>If the claim is a result of a death: We must receive the claim form as soon as possible after the death occurred.</p> <p>For coverage during total disability: We must receive the proof of total disability within 12 months of the date the disability begins. After that, we can require that you provide us with ongoing proof that you are still totally disabled.</p>

General Information



The information in this employee benefits booklet is important to you. It provides the information you need about the group benefits available through your employer's group contract with Sun Life Assurance Company of Canada (*Sun Life*), a member of the Sun Life Financial group of companies.

This booklet is only a summary of your employer's group contract. If there are any discrepancies between the group contract and the information in this booklet, the group contract will take priority, to the extent permitted by law.

Your group benefits may be modified after the effective date of this booklet. We will notify you in writing of any changes to your group plan. Any such notices will become part of this group benefits booklet and you should keep them in a safe place together with this booklet.

Have questions? Need more information about your group benefits? Talk to your employer.

Classes	<p>This booklet describes the coverage for the following classes of employees:</p> <ul style="list-style-type: none">• Class 200 – Active administration - Full-time employees• Class 205 – Active administration (Enrolled in Teachers Pension Plan) – Full-time employees• Class 210 – Active administration – Part-time employees
Who is eligible to receive benefits?	<p>To be eligible for group benefits, you must reside in Canada and meet all the following conditions:</p> <ul style="list-style-type: none">• you are a permanent employee working in Canada.• Classes 200 and 205 – you are actively working for your employer at least 24 hours a week.• you have completed the waiting period indicated in the Benefit Summary. <p>Your dependents become eligible for coverage on the later of the following dates:</p> <ul style="list-style-type: none">• on the date you become eligible for coverage, or• on the date they become your dependent. <p>You must apply for coverage for yourself in order for your dependents to be eligible.</p>
Who qualifies as your dependent	<p>Your dependent must be:</p> <ul style="list-style-type: none">• your spouse or your child, and• residing in Canada or the United States. <p>Your spouse qualifies as your dependent if they are your spouse in one of the following ways:</p> <ul style="list-style-type: none">• by marriage.• under any other formal union recognized by law.• as your partner of the opposite sex or of the same sex who is living with you and has been living with you in a conjugal relationship for at least 12 months. <p>You can only cover one spouse at a time.</p> <p>Your children and your spouse's children (other than foster children) are eligible dependents if they are under age 21 and do not have a spouse.</p> <p>A child who is a full-time student under age 27 is also considered an eligible dependent as long as the child is dependent on you for financial support and does not have a spouse.</p>

	<p>If a child becomes disabled before the maximum age and remains continuously disabled, we will continue coverage if they are not able to support themselves financially because of a disability and must rely on you financially. The exception is if they have a spouse.</p> <p>In these cases, you must inform Sun Life within 6 months of the date the child attains the maximum age for this plan. Ask your employer for more on this.</p>
<p>How to enrol</p>	<p><i>For you</i> – You must provide the proper enrolment information to Sun Life through your employer.</p> <p><i>For a dependent</i> – You must ask for dependent coverage.</p> <p>If you or your dependents already have similar Extended Health Care or Dental Care coverage under this or another plan – You may refuse this coverage under this plan. If the other coverage ends at a later date, you can enrol for coverage under this plan then.</p> <p>If your enrolment request is not received within 31 days of becoming eligible to receive it – You will have to provide proof of good health at your own expense.</p> <p>You will need to provide proof of good health for the benefits listed below, as outlined in the Benefit Summary section at the beginning of this booklet. This coverage will not start before Sun Life has approved this proof of good health.</p> <ul style="list-style-type: none"> • Employee Basic Life • Employee Optional Life • Spouse Optional Life • Long-Term Disability
<p>When coverage begins</p>	<p>Your coverage begins on the later of the following dates:</p> <ul style="list-style-type: none"> • the date you become eligible for coverage. • the date Sun Life approves your proof of good health, if required. <p>If you are not actively working on the date coverage would normally begin, your coverage will not begin until you return to active work.</p> <p>A dependent’s coverage begins on the later of the following dates:</p> <ul style="list-style-type: none"> • the date your coverage begins. • the date you first have a dependent. • the date Sun Life approves the dependent’s proof of good health, if required. <p>If you are not actively working on the date your spouse's Optional Life coverage would normally begin, then that coverage will not begin until you return to active work with your employer.</p>
<p>Changes affecting your coverage</p>	<p>If proof of good health is required, the change cannot take effect before Sun Life approves the proof of good health.</p> <p>If you are not actively working when an increase in coverage occurs or when Sun Life approves proof of good health, the change cannot take effect before you return to active work.</p>
<p>Updating your records</p>	<p>To ensure that coverage is kept up-to-date, it is important that you report any of the following changes to your employer:</p> <ul style="list-style-type: none"> • change of dependents. • change of name. • change of beneficiary.

Accessing your records

You may request copies of your records, including:

- your enrolment form or application for insurance.
- any written statements or other record about your health that you provided to Sun Life in applying for coverage.
- one copy of the insured contract.

We will not charge you for the first copy but we may charge a fee for further copies.

Need a copy of a document? Contact one of the following:

- our website at www.mysunlife.ca.
- our Customer Care centre, toll-free at 1-800-361-6212.

When coverage ends

As an employee, your coverage will end on the earlier of the following dates:

- the date your employment ends or you retire.
- the date you are no longer actively working.
- the end of the period for which premiums have been paid to Sun Life for your coverage.
- the date the group contract or the benefit provision ends.

A dependent's coverage terminates on the earlier of the following dates:

- the date your coverage ends.
- the date the dependent is no longer an eligible dependent.
- the end of the period for which premiums have been paid for dependent coverage.

The end of coverage may vary from benefit to benefit. For information about a specific benefit, please refer to the Benefit Summary section at the beginning of this booklet.

If you die while covered by this plan

Coverage for your dependents will continue, without anyone paying further premiums, until **the earlier of** the following dates:

- 24 months after the date of your death (**30 months after the date of your death for Extended Health Care and Dental Care**).
- the date the person would no longer be considered your dependent under this plan if you were still alive.
- the date your coverage would have terminated if you were still alive.
- the date the benefit provision under which the dependent is covered ends.

When dependent coverage continues, it is subject to all other terms of the plan.

The continuation of coverage does not apply to the spouse's Optional Life.

Legal actions

Limitation period for Ontario:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Limitations Act, 2002*.

Limitation period for any other province:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation of your province or territory.

Proof of disability

From time to time, Sun Life can require that you provide us with proof of your continued total disability. If you do not provide this information within 90 days of the request, you may not be entitled to some or all benefit payments.

Coordinating your benefits with another plan

If you or your dependents are covered for Extended Health Care or Dental Care under this plan and another plan, the maximum amount that you can receive from all plans is 100% of the total eligible expenses.

When you have more than one plan, insurance industry standards determine which plan you should claim expenses from first.

Please send in claims for you and your spouse in the following order:

- First, send in the claim to the plan where the person is covered as an employee. If the person is an employee under two plans, send the claim to the different plans in the following order:
 - to the plan where the person is covered as an active full-time employee.
 - then, to the plan where they are covered as an active part-time employee.
 - then, to the plan where they are covered as a retiree.
- Next, send the claim to the plan where the person is covered as a dependent.

Please send in claims for a child in the following order:

- First send in the claim to the plan where the child is covered as an employee.
- Then, to the plan where they are covered under a student health or dental plan through their educational institution.
- Then, to the plan of whichever parent has the earlier birth date (month and day) in the calendar year. For example, if your birthday is May 1 and your spouse's birthday is June 5, you must claim under your plan first.

When you send us a claim, you must tell us about all other equivalent coverage that you or your dependents have.

Medical examination

We may require that you or your dependent have a medical examination if you make a claim. We will pay for the examination. If the person fails or refuses to have an examination, we will not pay any benefits.

Recovering overpayments

If we have overpaid any amount of benefit, we have the right to recover this money. We will:

- ask you to reimburse us,
- deduct that amount from other benefit payments, or
- recover that amount by any other legal means available.

Assignments

For Life benefits – You may not assign any rights or interests to anyone.

For all other benefits – We reserve the right to deny your request for an assignment.

Definitions

Here are the definitions of some terms that appear in this employee booklet. Other definitions that describe specific benefits appear in the benefit sections.

Accident	An accident is a bodily injury that occurs solely as a direct result of a violent, sudden and unexpected action from an outside source.
Appropriate treatment	Appropriate treatment is defined as any treatment that is performed and prescribed by a doctor or, when Sun Life believes it is necessary, by a medical specialist. It must be the usual and reasonable treatment for the condition and must be provided as frequently as is usually required by the condition. It must not be limited solely to examinations or testing.

Basic earnings	Basic earnings are the salary you receive from your employer excluding any bonus, overtime or incentive pay.
Doctor	A doctor is a physician or surgeon who is licensed to practice medicine where that practice is located.
Illness	An illness is a bodily injury, disease, mental infirmity or sickness. Any surgery needed to donate a body part to another person which causes total disability is an illness.
Retirement date	If you are totally disabled, your retirement date is your 65th birthday, unless you have actually retired before then.



Extended Health Care

General description of the coverage

In this section, *you* means the employee and all dependents covered for Extended Health Care benefits.

Extended Health Care coverage pays for eligible expenses that you incur while covered under this plan.

Eligible expenses mean expenses incurred for the services and supplies described below that are medically necessary for the treatment of an illness and do not exceed the reasonable and customary charges for the service or supply being claimed. However, there are additional eligibility requirements that apply to drugs (see *Prior authorization program* for details).

Medically necessary means generally recognized by the Canadian medical profession as effective, appropriate and required for treating an illness according to Canadian medical standards.

Reasonable and customary charges mean:

- fees and prices normally charged in the regional area where the services or supplies are provided, and
- charges for services and supplies that represent reasonable treatment, considering the duration of services and how frequently services and supplies are provided.

To qualify for this coverage you must be entitled to benefits under a provincial medicare plan or federal government plan that provides similar benefits.

Reference to Doctor may also include a nurse practitioner – If the applicable provincial legislation permits nurse practitioners to prescribe or order certain supplies or services, Sun Life will reimburse those eligible services or supplies prescribed or ordered by a nurse practitioner the same way as if they were prescribed or ordered by a doctor. For drugs, refer to *Other health professionals allowed to prescribe drugs* outlined in the Benefit Summary.

Claiming when the expense is incurred	<p>You must claim an expense for the benefit year in which you incur the expense. You incur an expense on the date you receive the service or purchase or rent supplies.</p> <p>The benefit year is indicated in the Benefit Summary.</p> <p>See the table Instructions and Time Limits for Sending Us Your Claims at the beginning of this booklet for information about when and how to make a claim.</p>
Reimbursement level	<p>Claims will be paid up to the reimbursement level under this plan.</p> <p>For each type of service listed below, the reimbursement level is indicated in the Benefit Summary.</p>

Prescription drugs

Prescription drugs	<p>We will cover the cost of the drugs and supplies that are listed in the Benefit Summary.</p>
Quantity limit	<p>Payments for any single purchase are limited to quantities that can reasonably be used in a 34 day period or, in the case of certain maintenance drugs, in a 100 day period as ordered by a doctor.</p>

<p>What is not covered</p>	<p>We will not pay for the following, even when prescribed:</p> <ul style="list-style-type: none"> • infant formulas (milk and milk substitutes), minerals, proteins, vitamins and collagen treatments. • treatments for weight loss, including drugs, proteins and food or dietary supplements. • hair growth stimulants. • drugs that are used for cosmetic purposes. • natural health products, whether or not they have a Natural Product Number (NPN). • drugs and treatments, and any services and supplies relating to the administration of the drug and treatment, administered in a hospital, on an in-patient or out-patient basis, or in a government-funded clinic or treatment facility.
<p>Drug evaluation</p>	<p>The following drugs will be evaluated and must be approved by us to be eligible for coverage:</p> <ul style="list-style-type: none"> • drugs that receive Health Canada Notice of Compliance for an initial or a new indication on or after November 1, 2017. • drugs covered under this plan and subject to a significant increase in cost. <p>Drug expenses are eligible for reimbursement only if incurred on or after the date of our approval.</p> <p>We will assess the eligibility of the drug based on factors such as:</p> <ul style="list-style-type: none"> • comparative analysis of the drug cost and its clinical effectiveness. • recommendations by health technology assessment organizations and provinces. • availability of other drugs treating the same or similar condition(s). • plan sustainability.
<p>Prior authorization program</p>	<p>The prior authorization (PA) program applies to a limited number of drugs, where you must get approval in advance for coverage under the program.</p> <p>In order for drugs in the PA program to be covered, you need to provide medical information. Please use our PA form to submit this information. Both you and your doctor need to complete parts of the form. You will be eligible for coverage for these drugs if the information you and your doctor provide meets our clinical criteria based on factors such as:</p> <ul style="list-style-type: none"> • Health Canada Product Monograph. • recognized clinical guidelines. • comparative analysis of the drug cost and its clinical effectiveness. • recommendations by health technology assessment organizations and provinces. • your response to preferred drug therapy. <p>If not, your claim will be declined.</p> <p>See <i>How to Connect with Sun Life Financial</i> at the beginning of this booklet for information on how to obtain our prior authorization forms.</p>

Hospital expenses in your province

<p>Hospital</p>	<p>We will cover the cost of room and board in a hospital in the province where you live, as indicated in the Benefit Summary.</p> <p>A <i>hospital</i> is a facility licensed to provide care and treatment for sick or injured patients, primarily while they are acutely ill. It must have facilities for diagnostic treatment and major surgery. Nursing care must be available 24 hours a day.</p>
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	<p>It does not include a nursing home, rest home, home for the aged or chronically ill, sanatorium, convalescent hospital or a facility for treating alcohol or drug abuse or beds set aside for any of these purposes in a hospital.</p>
Convalescent hospital	<p>We will cover the cost of room and board in a convalescent hospital, as indicated in the Benefit Summary, if this care has been ordered by a doctor and as long as it is primarily for rehabilitation, and not for custodial care.</p> <p><i>A convalescent hospital</i> is a facility licensed to provide convalescent care and treatment for sick or injured patients on an in-patient basis. Nursing and medical care must be available 24 hours a day.</p> <p>It does not include a nursing home, rest home, home for the aged or chronically ill, sanatorium or a facility for treating alcohol or drug abuse.</p>
Nursing home	<p>We will cover the cost of room and board in a nursing home, as indicated in the Benefit Summary, provided that the provincial health care plan pays a daily allowance for the confinement.</p> <p><i>A nursing home</i> is a facility licensed as such to provide care for patients who require assistance with daily living activities, who cannot be cared for at home and who require regular medical supervision and skilled nursing care on a 24-hour basis. It does not include a rest home, home for the aged, chronic care hospital, sanatorium, convalescent hospital or a facility for treating alcohol or drug abuse.</p>

Expenses out of your province

Expenses out of your province	<p>We will cover emergency services while you are outside the province where you live. We will also cover referred services. For both emergency services and referred services, the reimbursement level is indicated in the Benefit Summary.</p> <p>For both emergency services and referred services, we will cover the cost of:</p> <ul style="list-style-type: none"> • a semi-private hospital room • other hospital services provided outside of Canada • out-patient services in a hospital • the services of a doctor
Emergency services	<p>We will only cover emergency services obtained within the time limit indicated in the Benefit Summary. If hospitalization occurs within this period, in-patient services are covered until the date you are discharged.</p> <p><i>Emergency services</i> mean any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When a person has a chronic condition, emergency services do not include treatment provided as part of an established treatment program that existed before they left their home province.</p> <p><i>Emergency</i> means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.</p>

Contact us right away in an emergency!

You or someone with you must contact Sun Life's Emergency Travel Assistance (ETA) provider right away. Sun Life's ETA provider must approve all invasive and investigative procedures (including any surgery, angiogram, MRI, PET scan, CAT scan) before you have them.

If Sun Life's ETA provider does not hear from you first, before you receive emergency services, and we determine that someone could have reasonably made contact on your behalf, Sun Life has the right to deny or limit payments for all expenses related to that emergency.

In extreme circumstances where contact with Sun Life's ETA provider cannot be made before services are provided, you must contact Sun Life's ETA provider as soon as possible afterwards.

An emergency ends when Sun Life's ETA provider, based on available medical evidence, deems you medically stable to return to the province where you live.

Emergency services excluded from coverage

Any expenses related to the following emergency services are not covered:

- services that are not immediately required or which could reasonably be delayed until you return to the province where you live, unless your medical condition reasonably prevents you from returning to that province prior to receiving the medical services.
- services relating to an illness or injury which caused the emergency, after such emergency ends.
- continuing services, arising directly or indirectly out of the original emergency or any recurrence of it, after the date that Sun Life or Sun Life's ETA provider, based on available medical evidence, determines that you can be returned to the province where you live, and you refuse to return.
- services which are required for the same illness or injury for which you received emergency services, including any complications arising out of that illness or injury, if you had unreasonably refused or neglected to receive the recommended medical services.
- where the trip was taken to obtain medical services for an illness or injury, services related to that illness or injury, including any complications or any emergency arising directly or indirectly out of that illness or injury.

Referred services

Referred services must be for the treatment of an illness and ordered in writing by a doctor located in the province where you live. Your provincial medicare plan must agree in writing to pay benefits for the referred services.

All referred services must be obtained in Canada, if available, regardless of any waiting lists. However, if referred services are not available in Canada, they may be obtained outside of Canada.

Your medical services at a glance

Covered expenses	Details	Payment limits
Medical services and equipment		
Out-of-hospital private duty nurse	<p>Must be medically necessary</p> <p>Must be for nursing care, and not for custodial care, and must be prescribed by a doctor</p> <p>The private duty nurse must be a nurse or nursing assistant who is licensed, certified or registered in the province where you live and who does not normally live with you</p> <p>The services of a registered nurse are eligible only when someone with lesser qualifications cannot perform the duties</p>	<p>For private duty nurse, \$10,000 per person per benefit year</p> <p>For nursing assistant, 365 days per person, per lifetime</p>
Ambulance	<p>Transportation in a licensed ambulance that takes you to and from the nearest hospital that is able to provide the necessary medical services</p> <p>Must be medically necessary</p> <p>Expenses incurred outside Canada for emergency services will be paid based on the conditions that appear in the Benefit Summary for <i>Out-of-province emergency services</i></p>	
Air ambulance	<p>Transportation in a licensed air ambulance that takes you to the nearest hospital that is able to provide the necessary medical services</p> <p>Must be medically necessary</p> <p>Expenses incurred outside Canada for emergency services will be paid based on the conditions that appear in the Benefit Summary for <i>Out-of-province emergency services</i></p>	

Covered expenses	Details	Payment limits
Diagnostic services	The following diagnostic services that you receive outside of a hospital, except where your provincial plan considers the expense to be an insured service: <ul style="list-style-type: none"> laboratory tests when prescribed by a doctor ultrasounds medical imaging services, including MRIs and CT scans 	For all medical imaging services combined, \$1,000 per person per benefit year
Dental services following an accident	Dental services, including braces and splints, to repair damage to natural teeth caused by an accidental blow to the mouth that occurs while you are covered You must receive these services within 12 months of the accident	We will only cover up to the fee stated in the <i>Dental Association Fee Guide</i> for a general practitioner in the province where the employee lives
Ophthalmologist or licensed optometrist	Services of an ophthalmologist or licensed optometrist	One examination in any 12 month period for a person under age 18 or in any 24 month period for any other person
Contact lenses or intraocular lenses	After cataract surgery	One lens per eye, per lifetime
Wigs	After chemotherapy	\$300 per person per benefit year
Equipment	Medically necessary equipment that meets your basic medical needs, that you rented (or purchased at our request) For equipment to be eligible, we may require a doctor's prescription If alternate equipment is available, eligible expenses are limited to the cost of the least expensive equipment that meets your basic medical needs	For wheelchairs, we only cover the cost of a manual wheelchair, except if your medical condition requires that you use an electric wheelchair
Casts, trusses or crutches		
Splints or braces	Must be prescribed by a doctor	
Breast prostheses	Required as a result of surgery	\$200 per person per benefit year
Surgical brassieres	Required as a result of surgery	2 brassieres per person per benefit year
Artificial limbs and eyes		
Stump socks		6 pairs per person per benefit year
Elastic support stockings, including pressure gradient hose	Must be prescribed by a doctor	2 pairs per person per benefit year

Covered expenses	Details	Payment limits
Custom-made orthotics for shoes, custom-made orthopaedic shoes or modifications to orthopaedic shoes and prefabricated orthopaedic shoes	Must be prescribed by a doctor, podiatrist or chiroprapist	Combined maximum of \$570 in any 12 month period for a person under age 18 or in any 24 month period for any other person
Hearing aids		\$2,000 per ear over 5 benefit years Repairs are included in this maximum
Oxygen		
Blood glucose monitors		\$700 per person, per lifetime
Continuous Glucose Monitor (CGM) receivers, transmitters or sensors	Only for persons diagnosed with Type 1 diabetes You must provide us with a doctor's note confirming the diagnosis	Combined maximum of \$4,000 per person per benefit year
Insulin pumps	Must be prescribed by a doctor	
TENS machines	Must be prescribed by a doctor	\$700 per person, per lifetime
Outdoor wheelchair ramp	Must be prescribed by a doctor	\$2,000 per person, per lifetime
Colostomy supplies		
Paramedical services		
Paramedical practitioners listed in the Benefit Summary	The paramedical practitioners must be qualified	Up to the reimbursement level indicated in the Benefit Summary We will not pay for the cost of services rendered by a podiatrist in Ontario unless they are performed after the provincial medicare plan has paid its annual maximum benefit
<p><i>Qualified</i> means a person who is a member of the appropriate governing body established by the provincial government for their profession. In the absence of a governing body, the person must be an active member of an association approved by us.</p> <p><i>Qualified</i> paramedical practitioners must:</p> <ul style="list-style-type: none"> belong to a regulatory body or in the absence of a regulatory body, belong to an association approved by us, be licensed or registered, as required by the applicable provincial regulatory body, have undergone appropriate training and obtained necessary credentials in support of the services or supplies rendered, maintain clinical records and files consistent with the reasonable practices and standards of others in their field or as may be required by a regulatory body or association, produce clinical records and files to us upon request and generally act in a manner that is responsive to inquiries from us, and not engage in administrative practices unacceptable to us. <p>This is not an exhaustive list of qualifications. We have the sole discretion to determine whether a paramedical practitioner is qualified to render a service or provide a supply. To the extent that the qualifications listed above apply to clinics, we have the sole discretion to determine whether a clinic is qualified such that claims for services or supplies rendered at that clinic are eligible for reimbursement under this plan.</p>		

Covered expenses	Details	Payment limits
Visual therapy		Up to the reimbursement level indicated in the Benefit Summary
Vision care		
Contact lenses, eyeglasses or laser eye correction surgery	<p>An ophthalmologist or licensed optometrist must have prescribed contact lenses or eyeglasses</p> <p>You must have received the above from an ophthalmologist, licensed optometrist or optician</p> <p>We will only cover laser eye correction surgery that an ophthalmologist has performed</p>	<p>Up to the reimbursement level indicated in the Benefit Summary</p> <p>A separate reimbursement level applies to contact lenses prescribed for the treatment of severe corneal astigmatism, severe corneal scarring, keratoconus or aphakia, if visual acuity in the better eye cannot be improved to at least 20/40 with eyeglasses</p> <p>We will not pay for sunglasses, magnifying glasses, or safety glasses of any kind, unless they are prescription glasses needed for the correction of vision</p>

When coverage ends

See the Benefit Summary at the beginning of this booklet to see when your coverage ends.

Payments after coverage ends

If you are totally disabled, as defined in the contract, when your coverage ends, benefits will continue for expenses that result from the illness that caused the total disability if the expenses are incurred:

- during the uninterrupted period of total disability,
- within 90 days of the end of coverage, and
- while this provision is in force.

If the Extended Health Care benefit ends, coverage for dental services to repair natural teeth damaged by an accidental blow will continue, if both of the following apply:

- the accident occurred while you were covered, and
- you have the procedure within 6 months after the date of the accident.

What is not covered

We will not pay for the costs of:

- services or supplies payable or available (regardless of any waiting list) under any government-sponsored plan or program, except as described below under *Integrating with government programs*.
- implanted prosthetic or medical devices (examples of these devices are gastric lap bands, breast implants, spinal implants and hip implants).
- equipment that we consider ineligible (examples of this equipment are orthopaedic mattresses, exercise equipment, air-conditioning or air-purifying equipment, whirlpools and humidifiers).
- services or supplies that are not usually provided to treat an illness, including experimental or investigational treatments as defined in the contract.
- services or supplies that do not qualify as medical expenses under the Income Tax Act (Canada).
- services or supplies for which no charge would have been made in the absence of this coverage.

We will not pay benefits when the claim is for an illness resulting from:

- the hostile action of any armed forces, insurrection or participation in a riot or civil commotion.
- any work for which you were compensated that was not done for the employer who is providing this plan.
- participation in a criminal offence.

Integrating this plan with government programs

This plan will integrate with benefits payable or available under the government-sponsored plan or program (the *government program*).

The covered expense under this plan is the remaining portion of the expense that the government program does not pay or make available, regardless of:

- whether you have made an application to the government program,
- whether your being covered under this plan affects your ability to be eligible for or entitled to any benefits under the government program, or
- whether there are any waiting lists.

Teladoc Medical Experts

The services offered by Teladoc Medical Experts are not insured or administered by Sun Life.

If you, as an employee, are covered for Extended Health Care, you, your spouse, your children, your parents and your parents-in-law have access to Teladoc Medical Experts.

Teladoc Medical Experts services are available to your spouse and children even if they are not covered for Extended Health Care under this plan.

Teladoc Medical Experts offers a variety of services that can help if a person suspects or has been diagnosed with a serious medical condition. To learn more about Teladoc Medical Experts services, or to use these services, please call Teladoc Medical Experts at 1-877-419-2378.

Liability and responsibility of Sun Life

Sun Life will not be held liable for any acts or omissions of any person or organization providing services directly or indirectly in connection with Teladoc Medical Experts.

Sun Life cannot guarantee the availability of Teladoc Medical Experts services.

Emergency Travel Assistance



General description of the coverage

In this section, *you* means the employee and all dependents covered for Emergency Travel Assistance benefits.

Emergency means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.

This benefit, called **Medi-Passport**, supplements the emergency portion of your Extended Health Care coverage. We will only cover emergency services obtained within the time limit indicated in the Benefit Summary. If hospitalization occurs within this period, in-patient services are covered until the date you are discharged.

The emergency services excluded from coverage, and all other conditions including maximums, limitations and exclusions that apply to your Extended Health Care coverage also apply to Medi-Passport.

Bring your Travel card with you! There you will find telephone numbers and the information you'll need to confirm your coverage and get help.

Getting help

Contact us right away in an emergency!

You or someone with you must contact Sun Life's Emergency Travel Assistance (ETA) provider right away.

If Sun Life's ETA provider does not hear from you first, before you receive emergency services, and we determine that someone could have reasonably made contact on your behalf, Sun Life has the right to deny or limit payments for all expenses related to that emergency.

In extreme circumstances where contact with Sun Life's ETA provider cannot be made before services are provided, you must contact Sun Life's ETA provider as soon as possible afterwards.

Access to a fully staffed coordination centre is available 24 hours a day. Please consult the telephone numbers on the Travel card.

Sun Life's ETA provider may arrange for:

On the spot medical assistance

Sun Life's ETA provider will provide referrals to physicians, pharmacists and medical facilities.

As soon as Sun Life's ETA provider is notified that you have a medical emergency, its staff, or a physician designated by Sun Life's ETA provider, will, when necessary, attempt to establish communications with the attending medical personnel to obtain an understanding of the situation and to monitor your condition. If necessary, Sun Life's ETA provider will also guarantee or advance payment of the expenses incurred to the provider of the medical service.

Sun Life's ETA provider will provide translation services in any major language that may be needed to communicate with local medical personnel.

Sun Life's ETA provider will transmit an urgent message from you to your home, business or other location. Sun Life's ETA provider will keep messages to be picked up in its offices for up to 15 days.

<p>Transportation home or to a different medical facility</p>	<p>Sun Life's ETA provider may determine, in consultation with an attending physician, that it is necessary for you to be transported under medical supervision to a different hospital or treatment facility or to be sent home.</p> <p>In these cases, Sun Life's ETA provider will arrange, guarantee, and if necessary, advance the payment for your transportation.</p> <p>Sun Life or Sun Life's ETA provider, based on available medical evidence, will make the final decision whether you should be moved, when, how and to where you should be moved and what medical equipment, supplies and personnel are needed.</p>
<p>Meals and accommodations expenses</p>	<p>If your return trip is delayed or interrupted due to a medical emergency or the death of a person you are travelling with who is also covered by this benefit, Sun Life's ETA provider will arrange for your meals and accommodations at a commercial establishment. We will pay a maximum of \$150 a day for each person for up to 7 days.</p> <p>Sun Life's ETA provider will arrange for meals and accommodations at a commercial establishment, if you have been hospitalized due to a medical emergency while away from the province where you live and have been released, but, in the opinion of Sun Life's ETA provider, are not yet able to travel. We will pay a maximum of \$150 a day for up to 5 days.</p>
<p>Travel expenses home if stranded</p>	<p>Sun Life's ETA provider will arrange and, if necessary, advance funds for transportation to the province where you live:</p> <ul style="list-style-type: none"> • for you if, due to a medical emergency, you have lost the use of a ticket home because you or a dependent had to be hospitalized as an in-patient, transported to a medical facility or repatriated (sent home); or • for a child if, due to a medical emergency, you need to be admitted to hospital and they are left unattended while travelling with you outside the province where you live. We provide this benefit for children who are under 16 or mentally or physically handicapped. <p>If necessary, in the case of such a child, Sun Life's ETA provider will also make arrangements and advance funds for a qualified person to go home with the child as their attendant.</p> <p>We will pay a maximum of the cost of the transportation minus any redeemable portion of the original ticket.</p>
<p>Travel expenses of family members</p>	<p>Sun Life's ETA provider will arrange and, if necessary, advance funds for one round-trip economy class ticket for a member of your immediate family to travel from their home to the hospital where you are:</p> <ul style="list-style-type: none"> • if you are there for more than 7 days in a row, and • if you are travelling alone or you are travelling only with a child who is under 16 or mentally or physically handicapped. <p>We will pay up to \$150 a day for the family member to eat and stay at a commercial establishment up to 7 days.</p>
<p>Returning you home (repatriation)</p>	<p>If you die while out of the province where you live, Sun Life's ETA provider will pay up to \$5,000 to do the following:</p> <ul style="list-style-type: none"> • arrange for all necessary government authorizations. • arrange for the return of your remains in an approved container.

Returning your vehicle	Sun Life's ETA provider will arrange and, if necessary, advance funds up to \$500 to return a private vehicle to the province where you live or a rental vehicle to the nearest appropriate rental agency if death or a medical emergency prevents you from doing so.
Lost luggage or documents	If your luggage or travel documents become lost or stolen while you are travelling outside of the province where you live, Sun Life's ETA provider will direct you in how to arrange for replacement of travel documents or who to contact about your lost or stolen luggage. This is a service only. There is no benefit amount payable in the event of lost or stolen luggage or documents.
Limits on advances	Advances will not be made for requests of less than \$200. Requests in excess of \$200 will be made in full up to a maximum of \$10,000.
Reimbursement of expenses	<p>If you obtain confirmation from Sun Life's ETA provider that you are covered and a medical emergency exists, Sun Life will reimburse you for services and supplies that you paid for and that are covered by this plan. In this situation, you should do the following:</p> <ul style="list-style-type: none"> • keep the receipts. • always obtain a fully itemized bill for any hospital treatment. • within 30 days of your return home, complete an Extended Health Care claim form, include original receipts and any itemized bills, and send directly to Sun Life's ETA provider. Sun Life's ETA provider's address can be obtained by visiting our Sun Life Financial Plan Member Services website at www.mysunlife.ca or by calling our Sun Life Financial Customer Care centre toll-free number 1-800-361-6212. <p>Sun Life's ETA provider will ask you to sign a form authorizing them to act on your behalf with your provincial medicare plan. You must sign and return this form to Sun Life's ETA provider before your claim can be processed.</p>
Coordination of coverage	<p>If you are covered under this group plan and certain other plans, we will coordinate payments with the other plans in accordance with guidelines adopted by the Canadian Life and Health Insurance Association.</p> <p>The plan from which you make the first claim will be responsible for managing and assessing the claim. It has the right to recover from the other plans the expenses that exceed its share.</p>
Your responsibility for advances	<p>You will have to reimburse Sun Life for any of the following amounts advanced by Sun Life's ETA provider:</p> <ul style="list-style-type: none"> • any amounts which are or will be reimbursed to you by your provincial medicare plan. • that portion of any amount which exceeds the maximum amount of your coverage under this plan. • amounts paid for services or supplies not covered by this plan. • amounts which are your responsibility, such as deductibles and the percentage of expenses payable by you. <p>Sun Life will bill you for any outstanding amounts. Payment will be due when the bill is received.</p>
Limits on Emergency Travel Assistance coverage	There are countries where Sun Life's ETA provider is not currently available for various reasons. For the latest information, please call Sun Life's ETA provider before you leave on your trip.

	<p>Sun Life's ETA provider reserves the right to suspend, curtail or limit its services in any area, without prior notice, because of:</p> <ul style="list-style-type: none">• a rebellion, riot, military up-rising, war, labour disturbance, strike, nuclear accident, terrorism or an act of God.• the refusal of authorities in the country to permit Sun Life's ETA provider to fully provide service to the best of its ability during any such occurrence.
Liability of Sun Life or Sun Life's ETA provider	<p>Neither Sun Life nor Sun Life's ETA provider will be liable for the negligence or other wrongful acts or omissions of any physician or other health care professional providing direct services covered under this group plan.</p>

Dental Care



General description of the coverage

In this section, *you* means the employee and all dependents covered for Dental Care benefits.

Dental Care coverage pays for eligible expenses that you incur for dental procedures provided by a licensed dentist, denturist, dental hygienist and anaesthetist while you are covered by this group plan.

For each dental procedure, we will only cover **reasonable expenses**. We will not cover more than the fee stated in the Dental Association Fee Guide specified in the Benefit Summary. When a fee guide is not published for a given year, the term *fee guide* may also mean an adjusted fee guide established by Sun Life.

To decide what part of a procedure we will pay for:

- we will first find out if you could have had alternate, or other, dental procedures.
- we confirm that these alternate procedures are part of usual and accepted dental work and produced a similar result to the procedure that the dentist performed.

We will only pay the reasonable cost of the least expensive alternate procedure.

If you receive any temporary dental service	It will be included as part of the final dental procedure used to correct the problem and not as a separate procedure. The fee for the permanent service will be used to determine the reasonable and customary charge for the final dental service.
Claiming when the expense is incurred	<p>You must claim an expense for the benefit year in which you incur the expense.</p> <p>The benefit year is indicated in the Benefit Summary.</p> <p>You incur an expense on the date your dentist performs a single appointment procedure.</p> <p>For procedures which take more than one appointment, you incur an expense once the entire procedure is completed, except for orthodontic procedures where an expense is incurred for each appointment.</p> <p>See the table Instructions and Time Limits for Sending Us Your Claims at the beginning of this booklet for information about when and how to make a claim.</p>
Reimbursement level	<p>Claims will be paid up to the reimbursement level under this plan.</p> <p>For each type of service listed below, the reimbursement level is indicated in the Benefit Summary.</p>
Maximum benefit	Maximums are indicated in the Benefit Summary.
Restriction on payments	If you apply for coverage either for yourself or your dependents more than 31 days after becoming eligible, the maximum amount we will pay is the <i>late applicant maximum</i> indicated in the Benefit Summary.

Getting an estimate before you have certain procedures

For any major treatment or any procedure that will cost more than \$500, we suggest that you send us an estimate before the work is done. Here's what to expect:

- you will send us a completed dental claim form that shows the treatment that the dentist is planning and the cost.
- both you and the dentist will have to complete parts of the claim form.
- we will tell you how much of the planned treatment is covered. This way you will know how much of the cost you will be responsible for before the work is done.

Your dental services at a glance

Covered expenses	Details / Payment limits
Preventive dental procedures – Your dental benefits include the following procedures used to help prevent dental problems. They are procedures that a dentist performs routinely to help maintain good dental health.	
Oral examinations	<ul style="list-style-type: none"> • 1 complete examination every 36 months. • 1 recall examination every 9 months. • emergency or specific examinations, other than specific examinations for periodontics. • 1 specific examination for periodontics every 9 months.
X-rays	<ul style="list-style-type: none"> • 1 complete series of x-rays every 36 months. • 1 panorex every 5 years. • 1 set of bitewing x-rays every 9 months. • x-rays to diagnose a symptom or examine progress of a certain course of treatment.
Other services	<ul style="list-style-type: none"> • required consultations between two dentists. • polishing (cleaning of teeth) and topical fluoride treatment once every 9 months. • emergency or palliative services. • diagnostic tests and laboratory examinations. • removing impacted teeth and related anaesthesia. • providing space maintainers for missing primary teeth, limited to 1 appliance every 60 months, only for children under age 18. • pit and fissure sealants, limited to 1 treatment per tooth every 60 months, only for children under age 18. • oral hygiene instruction, limited to 1 session per lifetime.
Basic dental procedures – Your dental benefits include the following procedures used to treat basic dental problems.	
Fillings	<ul style="list-style-type: none"> • amalgam (silver) and composite or acrylic (white), or equivalent.
Extraction of teeth	<ul style="list-style-type: none"> • removing teeth, except impacted teeth (<i>Preventive dental procedures</i>).
Basic restorations	<ul style="list-style-type: none"> • prefabricated metal restorations and repairs to prefabricated metal restorations, other than in conjunction with the placement of permanent crowns.
Endodontics	<ul style="list-style-type: none"> • root canal therapy and root canal fillings, and treatment of disease of the pulp tissue.

Covered expenses	Details / Payment limits
Periodontics	<ul style="list-style-type: none"> treating disease of the gum and other supporting tissue, including management of oral manifestations and oral mucosal disorders.
	<ul style="list-style-type: none"> scaling and root planing, up to a combined maximum of 20 units of 15 minutes every 12 months. occlusal equilibration, up to a maximum of 8 units of 15 minutes per lifetime
Oral surgery	<ul style="list-style-type: none"> surgery and related anaesthesia, other than the removal of impacted teeth (<i>Preventive dental procedures</i>).
Repair of dentures	<ul style="list-style-type: none"> repair of dentures.
Rebase or reline	<ul style="list-style-type: none"> rebase or reline of an existing partial or complete denture.
Major dental procedures – Your dental benefits include the following procedures used to treat major dental problems.	
Major restorations	<ul style="list-style-type: none"> inlays and onlays. Crowns and repairs to crowns, other than prefabricated metal restorations (<i>Basic dental procedures</i>).
Repair of bridges	<ul style="list-style-type: none"> repair of bridges.
Prosthodontics	<p>Construction and insertion of bridges or standard dentures.</p> <p>We do not consider charges for a replacement bridge or replacement standard denture an eligible expense during the 5 year period after a previous bridge or standard denture is constructed or inserted, unless either 1. or 2. below is true:</p> <ol style="list-style-type: none"> it is needed to replace a bridge or standard denture which has caused temporomandibular joint (TMJ) disturbances and which cannot be economically modified to correct the condition. it is needed to replace a transitional denture which was inserted shortly after teeth were extracted, where the dentist cannot economically get it to the final shape needed.
Implants	<ul style="list-style-type: none"> implants, including surgery charges, subject to any limitations that would have applied under this plan to a tooth supported crown or a non implant related prosthesis, respectively, if there had been no implant.
Orthodontic procedures – Your dental benefits include the following procedures used to treat misaligned or crooked teeth.	
Only persons under the maximum age indicated in the Benefit Summary are covered for these procedures.	
Coverage includes orthodontic examinations, including orthodontic diagnostic services and fixed or removable appliances such as braces	<p>The following orthodontic procedures are covered:</p> <ul style="list-style-type: none"> interceptive, interventive or preventive orthodontic services, other than space maintainers (<i>Preventive dental procedures</i>). comprehensive orthodontic treatment, using a removable or fixed appliance, or combination of both. This includes diagnostic procedures, formal treatment and retention.

When coverage ends

See the Benefit Summary at the beginning of this booklet to see when your coverage ends.

Payments after coverage ends

If the Dental Care benefit ends, coverage for dental services to repair natural teeth damaged by an accidental blow will continue, if both of the following apply:

- the accident occurred while you were covered, and
- you have the procedure within 6 months after the date of the accident.

What is not covered

We will not pay for services or supplies payable or available (regardless of any waiting list) under any government-sponsored plan or program unless explicitly listed as covered under this benefit.

We will not pay for services or supplies that are not usually provided to treat a dental problem.

We will not pay for:

- procedures performed primarily to improve appearance.
- the replacement of dental appliances that are lost, misplaced or stolen.
- charges for appointments that you do not keep.
- charges for completing claim forms.
- services or supplies for which no charge would have been made in the absence of this coverage.
- supplies usually intended for sport or home use, for example, mouthguards.
- procedures or supplies used in full mouth reconstructions (capping all of the teeth in the mouth), vertical dimension corrections (changing the way the teeth meet) including attrition (worn down teeth), alteration or restoration of occlusion (building up and restoring the bite), or for the purpose of prosthetic splinting (capping teeth and joining teeth together to provide additional support).
- transplants and repositioning of the jaw.
- charges related to the temporomandibular joint (TMJ) treatment.
- experimental treatments.

We will also not pay for dental work resulting from:

- the hostile action of any armed forces, insurrection or participation in a riot or civil commotion.
- teeth malformed at birth or during development.
- participation in a criminal offence.

Short-Term Disability



General description of the coverage

Short-Term Disability coverage provides a benefit if you become totally disabled. You qualify for this benefit if you present proof of claim acceptable to Sun Life that confirms both of the following:

- you became totally disabled while covered, and
- you have been following appropriate treatment for the disability since it started.

For the purposes of your Short-Term Disability coverage, we will consider you to be totally disabled while you are continuously unable due to an illness to perform the essential duties of your own job, in any workplace, including in a different department or location with your employer or with another employer. The availability of work with any employer does not affect the determination of total disability.

We will base your benefits on your coverage on the date you became totally disabled. We pay benefits at the end of each week for which you are entitled to payments.

See the table **Instructions and Time Limits for Sending Us Your Claims** at the beginning of this booklet for information about when and how to make a claim.

When disability payments begin

If you become totally disabled because of an accident or illness, you will be eligible for Short-Term Disability payments **on the later of the following:**

- after you have been totally disabled for the number of days indicated in the Benefit Summary (elimination period), or
- the first day you consult a doctor.

If benefits are payable for part of any week, we will pay 1/7 of the weekly benefit for each day you are entitled to a payment.

What we will pay

Here is how we calculate your Short-Term Disability payments. All references to benefits and payments in this disability provision are to the gross amounts before any deductions.

Step 1: We take the maximum amount indicated in the Benefit Summary.

Step 2:

- (a) **During the entire period of total disability**, we subtract any benefits or payments provided:
- under a motor vehicle insurance plan.
 - under a group plan which provides income replacement benefits as a result of an accident or an illness, including a multiple-employer group plan but excluding any benefits or payments provided under a Critical Illness plan or an association plan.
 - as part of a salary continuance received from your employer during your disability.
 - under the Québec Parental Insurance Plan.
- (b) **After the first 17 weeks of total disability**, when the maximum benefit period is more than 17 weeks, we also subtract any benefits or payments provided:
- under any government-sponsored plan such as the Canada Pension Plan and the Québec Pension Plan, excluding all benefits or payments on behalf of a dependent, for the same or a subsequent disability.
 - under a retirement or pension plan funded in whole or in part by your employer, due to your disability or a medical condition.
 - under any coverage resulting from your membership in an association but excluding any benefits or payments provided under a Critical Illness plan.

The result from Step 2 is the amount you will normally receive.

However, if the amount calculated under Step 2, plus:

- **during the first 17 weeks of total disability** – the sources of benefits and payments listed in (a) above is more than 85% of your basic earnings when your disability began, we will reduce your Short-Term Disability payment by the excess. If the benefit is non-taxable, your income after income tax is the one we use.
- **after the first 17 weeks of total disability** – the sources of benefits and payments listed in (a) and (b) above is more than 85% of your basic earnings when your disability began, we will reduce your Short-Term Disability payment by the excess. If the benefit is non-taxable, your income after income tax is the one we use.

Important to remember:

- If you are eligible for any of the benefits or payments described above and do not apply for them, we will still consider them. We can estimate those benefits and payments and use them when we calculate your Short-Term Disability payments.
- If any of the benefits or payments described above are provided in a lump sum, we will determine the equivalent compensation this represents on a weekly basis using generally accepted accounting principles.
- We will not take into account any benefits or payments that began before your disability began. However, increases in those benefits or payments as a result of your disability will be taken into account.
- We have the right to adjust your Short-Term Disability benefit payments when appropriate under the above provision.

Interrupted periods of disability

If you had a total disability for which we paid Short-Term Disability benefits and total disability reoccurs due to the same or related causes, we will consider it a continuation of your previous total disability as long as the disability reoccurs within 2 weeks of the end of your previous disability.

We will base these benefits on your coverage as it existed on the original date of total disability and will pay them for no longer than the rest of the maximum benefit period.

Rehabilitation program

Sun Life may require you to participate in a rehabilitation program that we have approved in writing.

This may include one or more of the following:

- consulting our rehabilitation specialist,
- part-time work,
- working in another occupation or vocational training to help you become capable of full-time employment.

During your rehabilitation program, you may be considered for a rehabilitation program in which you work for a reduced number of hours per week and can receive a salary from your employer for any hours worked. However, Short-Term Disability payments will be reduced by the percentage of your normal work week that you are working.

During your rehabilitation program, you may receive Short-Term Disability payments plus income, benefits and payments from other sources.

However, if during any week the total of any income, benefits and payments provided is more than 100% of your basic earnings when your disability began, your Short-Term Disability payment will be reduced by the excess. If the benefit is non-taxable, your income after income tax is the one we use.

If you recover damages from another person

We have the right to part of any money you recover through legal action or settlement from another person, organization or company who caused your disability.

If you decide to take legal action, you must comply with the applicable terms of the group contract concerning legal action.

For disability benefits paid or payable prior to the date of judgment or settlement, if you recover money, you must pay us 75% of your net recovery or the total disability benefits paid or payable to you under this plan, whichever is less. For disability benefits payable after a judgment or settlement, where 75% of your net recovery exceeds the amount that we recover for past disability benefits, we have the right to deduct that excess from ongoing disability benefits. Refer to your group contract for more information.

When payments end

Your Short-Term Disability payments end **on the earlier of** the following dates:

- the date you are no longer totally disabled.
- the end of the maximum benefit period indicated in the Benefit Summary.
- the date you retire on pension.
- the date you die.

When coverage ends

See the Benefit Summary at the beginning of this booklet to see when your coverage ends.

What is not covered

We will not pay benefits for any period where one or more of the following is true:

- you are not receiving appropriate treatment.
- you do any work for wage or profit except where Sun Life has approved it in advance.
- you are not participating in an approved rehabilitation program, if required by Sun Life.
- you are on a leave of absence, strike or lay-off. However, if you become totally disabled before a notice of separation is given, payments continue while you are totally disabled, but not beyond the end of the maximum benefit period.
- you are absent from Canada longer than 4 weeks, unless Sun Life agrees in writing in advance to pay benefits during such period or unless the absence is for the purpose of obtaining medical treatment and would be permitted under the Employment Insurance regulations.
- you are serving a prison sentence or are confined in a similar institution.

We will not pay if benefits are payable to you under any Workers' Compensation Act or similar legislation.

We will not pay benefits for total disability resulting from:

- the hostile action of any armed forces, insurrection or participation in a riot or civil commotion.
- intentionally self-inflicted injuries.
- participation in a criminal offence.

Long-Term Disability



General description of the coverage

Long-Term Disability coverage provides a benefit if you become totally disabled. You qualify for this benefit if you provide proof of claim acceptable to Sun Life that confirms both of the following:

- you became totally disabled while covered, and
- you have been following appropriate treatment for the disability since it started.

For the purposes of your Long-Term Disability coverage:

- during the elimination period and the following 24 months (this period is known as the **own occupation period**), we consider you to be totally disabled while you are continuously unable due to an illness to perform the essential duties of your own occupation, in any workplace, including in a different department or location with your employer or with another employer, and
- afterwards, we will consider you to be totally disabled while you are continuously unable due to an illness to perform any occupation, for any employer, for which you are or may become reasonably qualified by education, training or experience.

The availability of work with any employer does not affect the determination of total disability.

We pay these benefits at the end of each month. We base them on your coverage on the date you became totally disabled.

See the table **Instructions and Time Limits for Sending Us Your Claims** at the beginning of this booklet for information about when and how to make a claim.

When disability payments begin	<p>Your Long-Term Disability payments begin on the later of the following dates:</p> <ul style="list-style-type: none">• after you have been totally disabled for the uninterrupted period indicated in the Benefit Summary.• after the last day benefits are payable under any short-term disability, loss of income or other salary continuation plan. <p>This period, which must be completed before disability benefits become payable is called the elimination period.</p>
What we will pay	<p>Here is how we calculate your Long-Term Disability payments. All references to benefits and payments in this disability provision are to the gross amounts before any deductions.</p> <p>Step 1: We take the maximum amount indicated in the Benefit Summary.</p> <p>Step 2: We subtract any benefits or payments provided under:</p> <ul style="list-style-type: none">• any government-sponsored plan such as the Canada Pension Plan and the Québec Pension Plan, excluding any benefits or payments on behalf of a dependent, for the same or a subsequent disability.• any Workers' Compensation Act or similar law for the same or a subsequent disability.• a motor vehicle insurance plan.• a group plan, including any coverage you have because you are a member of an association but excluding any benefits or payments provided under a Critical Illness plan.• a retirement or pension plan funded in whole or in part by your employer, due to your disability or a medical condition.• the Québec Parental Insurance Plan.

The result from Step 2 is the amount you will normally receive.

Take the result you got in Step 2, add the above sources of benefits and payments plus the other sources of benefits and payments listed below and check the total you get. If it's more than 85% of your basic earnings when your disability began, we will reduce your Long-Term Disability payment by the excess. If the benefit is non-taxable, your income after income tax is the one we use.

Other sources of benefits and payments:

- any Workers' Compensation Act or similar law for another disability.
- any Criminal Injuries Compensation Act or similar law.

Important to remember:

- If you are eligible for any of the benefits or payments described above and do not apply for them, we will still consider them. We can estimate those benefits and payments and use them when we calculate your Long-Term Disability payments.
- If any of the benefits or payments described above are provided in a lump sum, we will determine the equivalent compensation this represents on a monthly basis using generally accepted accounting principles.
- We will not take into account any benefits or payments that began before your disability began. However, increases in those benefits or payments as a result of your disability will be taken into account.
- We have the right to adjust your Long-Term Disability benefit payments when appropriate under the above provision.

Interrupted periods of disability after payments begin

If you had a total disability for which we paid Long-Term Disability benefits and total disability reoccurs due to the same or related causes, we will consider it a continuation of your previous disability if it occurs within 6 months of the end of your previous disability.

We will base these benefits on your coverage as it existed on the original date you become totally disabled.

Rehabilitation / Partial disability program

Sun Life may require you to participate in a partial disability or rehabilitation program that we have approved in writing.

This may include one or more of the following:

- consulting our rehabilitation specialist,
- part-time work,
- working in another occupation or vocational training to help you become capable of full-time employment.

During your rehabilitation program, you may be considered for a rehabilitation program in which you work for a reduced number of hours per week and can receive a salary from your employer for any hours worked. However, Long-Term Disability payments will be reduced by the percentage of your normal work week that you are working.

During your rehabilitation program, you may receive Long-Term Disability payments plus income, benefits and payments from other sources.

However, if during any month the total of any income, benefits and payments provided is more than 100% of your basic earnings when your disability began, indexed for inflation, your Long-Term Disability payment will be reduced by the excess. If the benefit is non-taxable, your income after income tax is the one we use.

You should consider participating in a partial disability or rehabilitation program as soon as possible after becoming disabled. If you enter a partial disability or rehabilitation program during the elimination period, it will not be considered an interruption of the elimination period.

Your participation in a partial disability program will be limited to the own occupation period.

If you recover damages from another person

We have the right to part of any money you recover through legal action or settlement from another person, organization or company who caused your disability.

If you decide to take legal action, you must comply with the applicable terms of the group contract concerning legal action.

For disability benefits paid or payable prior to the date of judgment or settlement, if you recover money, you must pay us 75% of your net recovery or the total disability benefits paid or payable to you under this plan, whichever is less. For disability benefits payable after a judgment or settlement, where 75% of your net recovery exceeds the amount that we recover for past disability benefits, we have the right to deduct that excess from ongoing disability benefits. Refer to your group contract for more information.

What you are responsible to do

During your total disability, you must make reasonable efforts to do all of the following. If you do not, Sun Life may hold back or discontinue benefits.

- recover from your disability, including participating in any reasonable treatment or rehabilitation program and accepting any reasonable offer of modified duties from your employer.
- return to your own occupation during the first 24 months that benefits are payable.
- receive training to qualify for another occupation if it becomes apparent that you will not be able to return to your own occupation within the first 24 months that benefits are payable.
- try to get work in another occupation after the first 24 months that benefits are payable.
- obtain benefits that may be available from other sources.

When payments end

Your Long-Term Disability payments end **on the earlier of** the following dates:

- the date you are no longer totally disabled.
- the end of the maximum benefit period indicated in the Benefit Summary.
- the last day of the month in which you retire with a pension or are eligible to retire with a full pension or a full pension equivalent.
- the last day of the month in which you die.

Survivor benefit

If you die while you are receiving Long-Term Disability payments, we will pay 3 times your last monthly payment to your spouse, dependent children or your estate.

When coverage ends

See the Benefit Summary at the beginning of this booklet to see when your coverage ends.

What is not covered

We will not pay benefits for any period where one or more of the following is true:

- you are not receiving appropriate treatment.
- you do any work for wage or profit except where Sun Life has approved it in advance.
- you are not participating in an approved partial disability or rehabilitation program, if required by Sun Life.
- you are on a leave of absence, strike or lay-off.
- you are absent from Canada longer than 4 months due to any reason.
- you are serving a prison sentence or are confined in a similar institution.

We do not pay benefits if you become totally disabled within 12 months after your coverage begins and your disability results directly or indirectly from a condition which existed on or before the date your coverage began. However, this limitation will not apply to you if you have been covered for Long-Term Disability with your employer for at least 13 weeks during which:

- you have been actively working continuously (up to 3 days of absence does not count), and
- you have not been treated for the condition by a doctor or any medical personnel under the direction of a doctor.

If your coverage ends but you are covered again under this plan, we will use the latest date your coverage began when applying the above limitation.

We will not pay benefits for total disability resulting from:

- the hostile action of any armed forces, insurrection or participation in a riot or civil commotion.
- intentionally self-inflicted injuries.
- participation in a criminal offence.

Waiver of premium

Long-Term Disability premiums will be waived while you are receiving Long-Term Disability benefits.

Life Coverage



General description of the coverage

Your Life coverage provides a benefit for your beneficiary if you die while covered. Your dependents' Life coverage provides a benefit if one of your dependents dies while covered.

See the Benefit Summary at the beginning of this booklet to see the amount of coverage and the date coverage ends.

See the table **Instructions and Time Limits for Sending Us Your Claims** at the beginning of this booklet for information about when and how to make a claim.

Who we will pay	<p>If you die while covered, we will pay the full amount of your benefit to your last named beneficiary on file with us.</p> <p>If you have not named a beneficiary, we will pay the benefit amount to your estate. Anyone can be your beneficiary. You can change your beneficiary at any time, unless a law prevents you from doing so or you indicate that the beneficiary is not to be changed.</p> <p>If a dependent dies, we will pay you the benefit for that dependent.</p> <p>For your spouse's optional coverage, we will pay the full amount of the benefit to the last named beneficiary on file with us. If you have not named a beneficiary, we will pay the benefit amount to you.</p> <p>Fact If you designated a beneficiary under a previous group plan of the employer, we will apply and carry it forward to your coverage under this plan until you change it.</p> <p>There are different rules for designating a minor beneficiary, please refer to your contract for specific information.</p>
Suicide	<p>If you or your spouse have any optional coverage that has been in effect for less than 2 years, we will not pay benefits if death is by suicide, regardless of whether you or your spouse have a mental illness or intend or understand the consequences of your actions.</p>
Coverage during total disability	<p>Life coverage may continue without the payment of premiums if you become totally disabled before you retire or reach age 65, whichever is earlier, as long as you are totally disabled. This continued coverage must follow the terms of the contract which were in effect on the date you became totally disabled, including reductions and terminations.</p> <p>There are a number of rules and conditions in the group contract that apply to coverage during total disability. Please contact your employer for details.</p>

Converting Life coverage

If your Life coverage or your spouse's Life coverage ends or reduces for any reason other than your request, you or your spouse may apply to convert the group Life coverage to an individual Life policy with Sun Life without providing proof of good health.

Where necessary in order to comply with applicable legislation: If your child's Life coverage ends because your Life coverage has ended, you may apply to convert the group Life coverage for your child to an individual Life policy with Sun Life without providing proof of good health.

The request must be made within 31 days that the Life coverage reduces or ends.

Important

There are a number of rules and conditions in the group contract that apply to converting this coverage, including the maximum amount that can be converted. Please contact your employer for details.

INSURANCE BENEFITS FOR YOU

Basic Accidental Death and Dismemberment Insurance

Amount 2 times your annual Basic Earnings, the result adjusted to the next higher \$1,000 (if not already a multiple of \$1,000), up to a maximum benefit of \$500,000

This benefit ends on the date you retire.

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Amount Multiples of \$10,000, as you elect, up to a maximum benefit of \$500,000

This benefit ends on the date you retire.

INSURANCE BENEFITS FOR YOUR DEPENDENTS

OPTIONAL DEPENDENT ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Spouse only 60% of your Optional Accidental Death and Dismemberment Insurance Amount

Spouse with Children 50% of your Optional Accidental Death and Dismemberment Insurance Amount

Child only 20% of your Optional Accidental Death and Dismemberment Insurance Amount for each child

Child with Spouse 15% of your Optional Accidental Death and Dismemberment Insurance Amount for each child

This benefit ends on the date you retire.

CHANGES IN AMOUNTS

Your insurance may change if your status affecting the insurance changes. Such change is made on the day your status changes.

If you are not Actively At Work (i) on the date an increase would otherwise take effect, or (ii) on the date the group policy is amended to provide additional or increased benefits, any increase will only take effect on the first day you are Actively At Work.

Similarly, any increase in Dependent Insurance is delayed for a Dependent who is in a Hospital or similar institution until discharged.

DEFINITIONS

The group policy contains a number of definitions not listed here. The following definitions will be of greatest interest to you.

Note: All terms which are defined in the group policy are capitalized throughout the text of this booklet.

Employee – a person classified by the Employer as a permanent full-time employee who is scheduled to work at least 20 hours a week.

Dependent – a Spouse or a Child who is a resident of Canada or the United States.

Your Group Benefits (200, 205, 210)

Spouse – your Spouse by virtue of a legal marriage or under any other formal union recognized by law, or your partner of the opposite sex or of the same sex who is and has been for at least the previous year publicly maintained and represented as your spouse.

At any one time, only one person may be insured as an Employee's Spouse.

Child – your or your Spouse's child, who is not married or in any other formal union recognized by law, excluding a foster child or a child who has attained age 21 (age 25 in the case of a full-time student wholly dependent on you for support).

A handicapped Child who attains the limiting age may continue coverage as a Dependent if certain requirements are met. Your Employer can supply precise details.

Illness - bodily injury, disease, mental infirmity or sickness.

Hospital - a legally operated institution which:

1. is primarily engaged in providing medical, diagnostic and surgical facilities for the care and treatment of sick and injured persons on an in-patient basis,
2. provides such facilities under the supervision of a staff of Doctors and with 24 hour a day service by registered nurses, and
3. is not principally a home for the aged, rest home, nursing home, convalescent hospital or a place for the care and treatment of drug addicts or alcoholics.

Totally Disabled – you are Totally disabled if you are prevented by Illness from performing any work for compensation or profit or from engaging in any gainful occupation.

Accident or Accidental – A sudden, unforeseen and unexpected event happening by chance, arises from a source external to the insured person, is independent of illness, disease or other bodily malfunction and is the direct cause of loss. Accidental bodily injury means bodily injury which is accidental, is the direct source of a loss.

Deemed Date of Retirement – If you become Totally Disabled, your date of retirement is deemed to be on your 65th birthday unless you actually retire earlier.

Waiting Period - you are considered to have satisfied the Waiting Period by the date of your Employment

General Information

The information in this document is important to you. It provides a summary of the benefits made available to you through your Employer's group policy with Sun Life Assurance Company of Canada (*Sun Life*), a member of the Sun Life Financial group of companies. You should keep this document in a safe place. Your Employer can provide you with full details of the group policy.

In the event of any discrepancy between the information in this document and the group policy, the terms and provisions of the group policy apply.

Accessing Your Records

For insured benefits, you may obtain copies of the following documents:

- your enrolment form or application for insurance.
- any written statements or other record, not otherwise part of the application, that you provided to Sun Life as evidence of insurability.

For insured benefits, on reasonable notice, you may also request a copy of the group policy.

The first copy will be provided at no cost to you but a fee may be charged for subsequent copies.

All requests for copies of documents should be directed to one of the following sources:

- our website at www.mysunlife.ca.
- our Customer Care centre by calling toll-free at 1-800-361-6212.

Insurance Coverage Begins

Employee Accidental Death and Dismemberment Insurance

Your insurance begins on the day following your completion of the Waiting Period (see the Benefit Details).

Sun Life will issue to you a Certificate showing your insured benefits and effective date of cover.

If you are not Actively At Work on the effective date indicated on the Certificate, your coverage is delayed until the day you are Actively At Work.

Optional Employee Accidental Death and Dismemberment Insurance and Optional Dependent Accidental Death and Dismemberment Insurance – Spouse and Child

Insurance for you and/or your Dependents will begin on the day following your completion of the Waiting Period (see the Benefit Details) provided evidence of your and/or your Dependents insurability is approved in accordance with the procedures established by Sun Life.

Sun Life will issue to you a Certificate showing your insured benefits and effective date of cover. If you acquire your first Dependent after the effective date of your insurance, you must make an application without delay to have your Dependent insured. Otherwise evidence of insurability may be required before such Dependent may be insured. Any subsequent Dependent will become insured without formal application.

If you are not Actively At Work on the effective date indicated on the Certificate, your coverage is delayed until the day you are Actively At Work. Similarly, Dependent insurance, other than for a newborn Child, is delayed for a Dependent who is confined in a Hospital or similar institution until the day he first ceases to be confined and is actively pursuing his normal activities.

Insurance Coverage Ends

Your insurance ends on the earliest of:

- the date your Termination Of Employment occurs,
- the end of the period for which premium is paid for your insurance,
- the date the group policy is no longer in force.

Insurance on your Dependent ends on the earliest of:

- the date your insurance ends,
- the date the definition of a Dependent is no longer met,
- the end of the period for which premium is paid for Dependent insurance.

Surviving Dependent Insurance

If you die insurance on your Dependent continues, without further payment of premiums, until the earliest of:

- 6 months after the date of your death,
- the date the definition of Dependent is not met, other than as a result of your death,
- the date the benefit for which the Dependent is insured terminates,
- the date the group policy is no longer in force.

Making a Claim

Sun Life is dedicated to processing your claims promptly and efficiently. You should contact your Employer to get the proper form to make a claim.

There are time limits for making claims. These limits are shown under each benefit. If you fail to abide by these time limits, you may not be entitled to some or all benefit payments.

All claims must be made in writing on forms approved by Sun Life.

For the assessment of a claim, Sun Life may require medical records or reports, proof of payment, itemized bills, or other information Sun Life considers necessary. Proof of claim is at your expense.

Legal Actions

Limitation period for Ontario:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Limitations Act, 2002.

Limitation period for any other province:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act or other applicable legislation of your province or territory.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

The amount of your Accidental Death and Dismemberment insurance can be determined from the Benefit Details.

If, while insured, you and/or a dependent disappear as a result of the accidental wrecking, sinking or disappearance of the conveyance in which you were travelling, and if the body is not found within 365 days of such accident, it will be presumed, provided there is no evidence to the contrary, that you and/or a dependent suffered loss of life as a result of such wrecking, sinking or disappearance.

AMOUNT OF BENEFIT FOR EMPLOYEE AND SPOUSE

Sun Life will pay, subject to the Aggregate Limit and Exclusions, a percentage of your and/or your Spouse's Amount Of Insurance as follows:

loss of life	- 100%
loss of both arms or both legs**	- 200%
loss of both hands or both feet	- 100%
loss of one hand and one foot	- 100%
loss of one hand or one foot, and entire sight of one eye	- 100%
loss of one arm or one leg	- 80%
loss of one hand or one foot	- 75%
loss of four fingers on the same hand	- 33%
loss of all toes on the one foot	- 25%
loss of use of both arms or both legs or combination of one arm and one leg**	- 200%
loss of use of both hands or both feet or a combination of one hand and one foot	- 100%
loss of use of one arm or one leg	- 80%
loss of use of thumb and index finger on the same hand	- 33%
loss of use of one hand or one foot	- 75%

loss of thumb and index finger on the same hand	- 33%
loss of entire sight of both eyes	- 100%
loss of speech and loss of hearing in both ears	- 100%
loss of entire sight of one eye	- 75%
loss of speech	- 75%
loss of hearing in both ears	- 75%
loss of hearing in one ear	- 33%
quadriplegia**	- 200%
paraplegia**	- 200%
hemiplegia**	- 200%

**Subject to a maximum of \$1,000,000 per person

Only one of the amounts shown above (the largest applicable) is paid for injuries to the same limb resulting from the same Accident. No more than 100% of the Amount Of Insurance is paid for all losses due to the same Accident, except for Loss of use of both arms, both legs or a combination of one arm and a leg, quadriplegia, paraplegia and hemiplegia where no more than 200% of the Amount Of Insurance is paid.

ENHANCED CHILD BENEFIT

loss of life	- 100%
loss of both arms or both legs	- 100%
loss of both hands or both feet	- 400%
loss of one hand and one foot	- 400%
loss of one hand or one foot, and entire sight of one eye	- 400%
loss of one arm or one leg	- 200%
loss of one hand or one foot	- 200%
loss of four fingers on the same hand	- 33 1/3%
loss of four toes on the same foot	- 50%
loss of use of both arms or both legs	- 400%
loss of use of both hands or both feet	- 400%
loss of use of one arm or one leg	- 200%
loss of use of thumb and index finger on the same hand	- 50%
loss of use of one hand or one foot	- 150%
loss of thumb and index finger on the same hand	- 33 1/3%
loss of entire sight of both eyes	- 400%
loss of speech and loss of hearing in both ears	- 400%
loss of entire sight of one eye	- 200%
loss of speech	- 100%
loss of hearing in both ears	- 100%
loss of hearing in one ear	- 25%

quadriplegia	- 400%
paraplegia	- 400%
hemiplegia	- 400%

Quadriplegia, paraplegia and hemiplegia will become payable after the elimination period of 365 days has been satisfied.

Loss of an arm means severance at or above the elbow. Loss of a leg means severance at or above the knee. Loss of a hand means severance at or above the wrist. Loss of a foot means severance at or above the ankle. Loss of a thumb, finger or toe means severance at or above the first phalange. Loss of sight, loss of speech or loss of hearing must be total and irrecoverable

Loss of use of a limb must be total, continuous for 12 months, and then must be determined to be permanent and irrecoverable before the benefit is payable.

Repatriation Benefit

When loss of Life results in an amount of benefit becoming payable under this benefit, a Repatriation Benefit will also be payable, as follows:

1. payment is made if within 1 year of the accidental bodily injury, and
2. your death must occur at least 50 kilometres away from your residence.

The maximum amount payable is \$15,000.

Rehabilitation Benefit

Rehabilitation/retraining means the R&C charges for treatment by a therapist licensed, registered or certified to provide such treatment or confinement in an institution which is licensed to provide such treatment; where treatment is intended to retrain you for work in any gainful occupation including your regular occupation.

Must take place under the direction of a certified vocational rehabilitation specialist.

Benefit will be paid if an Accidental bodily injury prevents you from performing the duties of your regular occupation and requires you obtain rehabilitation/retraining as determined by a physician approved by the company.

Benefits will be paid until one of the following occurs:

1. the total rehabilitation/retraining benefit has been paid; or
2. 2 years have elapsed from the date of the Accidental bodily injury; or
3. the date of your death.

The maximum amount payable is \$15,000.

Spouse Occupation Training Benefit

Spouse employment training expenses means the actual incurred costs for tuition, fees, and room and board billed by the institution of higher learning. Also means the costs for required books and required course supplies. These costs must be incurred for your spouse to attend an institution of higher learning for the purpose of obtaining or refreshing skills needed for employment. Benefit is payable only if the spouse incurs expenses within 3 years following the date of your loss of life. You must have elected spousal coverage under the policy.

The maximum amount payable is \$15,000.

Child Education Benefit

Education means the actual incurred costs for tuition, fees, room and board billed by the institution of higher learning for the education of your dependent children. Also means costs for required books and required course supplies. Child must be enrolled as a full time student at an institution of higher learning on the date of your loss of life or subsequently enrol as a full time student at an institution of higher learning within 2 years following the date of your loss of life. Payments also limited to 4 consecutive years for each dependent child. Institution of higher learning means any public or private college, university or professional trade school beyond the 12th grade. You must have elected coverage for dependent children under the policy.

The maximum amount payable is \$7,500 per year, \$30,000 total benefit payment.

Family Transportation Benefit

If, while insured, you must be confined to a hospital no less than 50km from your permanent city of residence and the attending physician recommends the personal attendance of a member of the immediate family. Sun Life standard rate of \$0,20 per km applies. Member of the immediate family means the spouse, parents, grandparents, children age 18 and over, brother or sister of the insured person.

The maximum amount payable is \$15,000.

Child Care Expense

The actual incurred costs billed by the provider for the care and supervision of your dependent children under the age of 13. Expenses must be incurred within 365 days of the loss of life. If on the date of your loss of life the dependent children are not eligible for child care expenses, a one-time payment of \$2,500 will be made in addition to the loss of life benefit. If this is paid, no additional claims can be made under the child care benefit. You must have elected coverage for dependent children under the policy.

The maximum amount payable is \$5,000 per child per year to a maximum of \$25,000.

Funeral Expenses

Funeral expenses means the reasonable costs associated with interment.

The maximum amount payable is \$5,000.

Home/Vehicle Adaptation

Alterations to your residence that are necessary to make the residence accessible and habitable for yourself / modifications to a private passenger automobile that are necessary to make the automobile accessible and/or driveable by you. Within 2 years of the accidental bodily injury a physician must certify that a home/vehicle adaptation is needed to accommodate your physical disability and the home/vehicle adaptation is performed by individuals experienced in such adaption and the home/vehicle adaption is in compliance with any applicable laws or requirements for approval by appropriate government authorities. Private passenger automobile means a four-wheeled motor vehicle with a maximum capacity of 9, designed, manufactured and registered as a private passenger vehicle to travel on public roads.

The maximum amount payable is \$15,000.

Identification Expenses

Identification expense means the actual costs for hotel accommodation for a maximum of 3 days and transportation by a member of the immediate family by the most direct route by a licensed common carrier. Loss of life must occur no less than 50km from your permanent city of residence and identification of the body by a member of the immediate family has been requested by the police or a similar government authority.

The maximum amount payable is \$5,000.

Parent Care

Dependent parent: your or your spouses' parents or grandparent who at the time of an accident is receiving support and care provided by yourself or your spouse as evidenced by Canadian income tax returns showing parent as a dependent.

The maximum amount payable is \$5,000 per eligible parent.

Psychological Therapy

Psychological therapy means the reasonable and customary charges for treatment or counselling by a therapist or counsellor, who is licensed, registered or certified to provide such treatment whether on an outpatient basis or while at a medical facility licensed to provide such treatment. Must be prescribed by a physician.

Payments will be made until one of the following occurs:

1. the total psychological therapy benefit has been paid, or
2. 2 years have elapsed from the date of the accidental bodily injury, or
3. the date of your death.

The maximum amount payable is \$5,000.

Seat Belt and Occupant Protection Device

Seat belt means a lap or lap and shoulder restraint device or a child restraint device, which meets the Canadian Motor Vehicle Standards administered by Transport Canada and has been installed in accordance with the manufacturer's instructions.

Occupant protection device means either an air bag, which inflates for added protection to the head and chest areas, or any other personal safety restraint system other than a seat belt.

Benefits will be paid if, at the time of the accident, you suffer accidental bodily injury resulting in a loss while:

- operating or riding in a private passenger automobile and utilizing a seat belt.

The seat belt usage and proper operation of the occupant protection device must be verified by a licensed physician, a coroner, a police officer or other person of competent authority.

No benefit is payable if you were driving or riding as a passenger in any race or contest of any type, or if intoxicated as defined by laws of the jurisdiction where the accidental bodily injury occurred, or under the influence of a controlled substance unless taken on the advice of a physician and used in accordance with the prescription at the time of the accident.

The maximum amount payable is 10% of benefit amount for seat belt, 10% of benefit amount for occupant protection device to a combined maximum of \$50,000.

Vocational Training

Vocational training expenses means the actual costs incurred for tuition, fees, room and board billed by an institution of higher learning that is intended to prepare you for work in any gainful occupation. Includes costs for required books or course supplies.

Gainful occupation means an occupation including self-employment that is or can be expected to provide you with an income equal to at least 60% of your monthly earnings within 12 months after your return to work.

Benefits are payable until the earlier of:

Your Group Benefits (200, 205, 210)

1. the total benefit has been paid; or
2. 2 years have elapsed from the date of the accidental bodily injury

The maximum amount payable is \$15,000.

Common Accident

If a common accident causes your and your spouse's loss of life, the combined loss of Life benefit amount will be 2x the larger of the 2 loss of Life benefits amounts payable. This combined loss of Life benefit amount will not exceed 2x your benefit amount.

This extension of coverage is applicable only if you have elected coverage under the policy for a Spouse, such coverage is in effect on the date of the accident, and you and your spouse are survived by a dependent child or children to whom the common accident benefit amount can be paid.

Common accident means a single accident or separate accidents that occur within the same 24 hour period and result in accidental bodily injury to yourself and your spouse.

The common accident extension of coverage is subject to a maximum amount of 2 times your Life benefits amount.

Aggregate Limit

If your or your dependents should have multiple losses as a result of one accident, the maximum amount payable shall not exceed 100% of the loss of life benefit amount with the exception of Loss of use of both arms, both legs or a combination of one arm and a leg, quadriplegia, paraplegia and hemiplegia.

In no event will the maximum benefit amount exceed 200%.

Disability Benefit

If you become Totally Disabled and your insurance is continued before you retire or reach age 65, whichever is earlier, this benefit may continue without payment of premiums under the Optional Accidental Death & Dismemberment Insurance Benefit Provision as long as you continue to be totally disabled.

The benefit is subject to the terms and conditions of this policy in effect on the date of onset of total disability, including reductions or terminations.

Sun Life requires evidence of your total disability within 12 months of the date the total disability begins. After that, we can require ongoing evidence that you continue to be totally disabled.

Total Disability must continue for at least an uninterrupted period of 6 months.

This Disability Benefit ends on the earlier of:

1. the date you reach age 65,
2. the date you are no longer totally disabled,
3. the date you fail to give Sun Life proof of continued total disability, or
4. the date your Optional Accidental Death & Dismemberment Insurance Benefit ends.

For the purposes of the Optional Accidental Death and Dismemberment Insurance Benefit, you are totally disabled if you are prevented by illness from performing the duties of your own occupation and do not engage in any occupation or employment for wage or profit.

Conversion

If your insurance ends and you purchase an individual life insurance policy under the terms of the Conversion contained in the group policy, you are also entitled to purchase an accidental death benefit to be attached to such individual life insurance policy. No medical examination is required.

The amount of the Accidental Death Benefit will not be more than \$100,000.

Exclusions

A benefit is not paid for a loss which is due to or results from

1. self-inflicted injuries by firearm or otherwise, attempted suicide or suicide (while sane or insane).
2. drug overdose.
3. carbon monoxide inhalation.
4. flying in, entering, or exiting any aircraft owned, leased or operated by the Employer or any aircraft owned, leased or operated by an Employee of the Employer on behalf of the Employer. This exclusion does not apply to aircraft chartered with pilot or crew on a one time charter basis.
5. flying in, entering, or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.
6. the hostile action of any armed forces, insurrection or participation in a riot or civil commotion.
7. full-time service in the armed forces of any country.
8. commission or attempted commission of a criminal offence.
9. disease or illness.
10. loss caused by or resulting from an insured person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection or bodily malfunction.

This exclusion does not apply to loss resulting from an insured person's bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria

Making a Claim

If you die, a claim should be made as soon as reasonably possible.

If you suffer any other loss, a claim must be received by Sun Life not later than 12 months after the loss

Respecting your privacy

Our Purpose is to help our Clients achieve lifetime financial security and live healthier lives. We collect, use and disclose your personal information to: develop and deliver the right products and services; enhance your experience and manage our business operations; perform underwriting, administration and claims adjudication; protect against fraud, errors or misrepresentations; tell you about other products and services; and meet legal and security obligations. We collect it directly from you, when you use our products and services, and from other sources. We keep your information confidential and only as long as needed. People who may access it include our employees, distribution partners such as advisors, service providers, reinsurers, or anyone else you authorize. At times, unless we're prohibited, they may be outside your jurisdiction and your information may be subject to local laws. You can always ask for your information and to correct it if needed. In most cases, you have a right to withdraw your consent, but we may not be able to provide the requested product or service. Read our Global Privacy Statement and local policy at www.sunlife.ca/privacy or call us for a copy.

You have a choice

We will occasionally inform you of other financial products and services that we believe meet your changing needs. If you do not wish to receive these offers, let us know by calling 1-877-SUN-LIFE (1-877-786-5433).



Life's brighter under the sun

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