

Administration Guide

for Client-administered group plans

*Use this guide if you administer your benefits online through our website **or** if you “self-administer” your benefits and prepare your own billing statements.*

Our guides are stored and regularly updated on our Plan Sponsor Services home page.

together
we're there

Group Benefits | www.sunlife.ca



Contents [\(use these handy links\)](#)

Introduction	1
Other guides	1
Protecting members' privacy	1
Who is eligible?	2
Plan member	2
Spouse	2
Dependent children	2
Overage student	2
Disabled dependents	3
Types of plans and effective dates	4
Determining effective dates for new members	4
Mandatory benefit plan	5
Non-mandatory benefit plan	5
Combined mandatory and non-mandatory plans	5
For any coverage requiring proof of good health (see Enrolling in the plan section)	5
When a member refuses coverage	5
Reinstating a former plan member	6
If your plan has optional benefits	6
Enrolling in the plan	7
The <i>Enrolment form</i>	7
More on the <i>Enrolment form</i>	7
When proof of good health (<i>Statement of Health form</i>) is required	7
Submitting a <i>Statement of Health form</i>	8
Naming a beneficiary	9
Revocable and irrevocable beneficiaries	9
Changing a beneficiary designation	9
More about beneficiary designations	10
Beneficiaries in Québec	11
Maintaining plan member records	12
Recording plan member changes	12
Change from single to family status	12
Adding or removing dependents, newborns, change in spouse, etc.	13
Updating student information	13
Adding coverage that was initially refused due to comparable coverage	13
Adding coverage that was initially refused (other than due to comparable coverage)	14
Terminating coverage	14
Changes due to age or retirement	14
Changing a beneficiary designation	14
Plan members who are approved for disability	14
Maternity/parental leave	14
If a plan member dies	15



If your contract has Paid-Up Life.....	15
Adding or changing Optional Life benefits.....	15
Voluntary termination.....	16
Purchasing individual insurance when benefits end or reduce	17
Who to call.....	17
Administrative exceptions.....	18
Waiver of waiting period.....	18
Other administrative exceptions.....	18
Tax status of employer-paid premiums.....	19
Premiums	21
How premiums are calculated.....	21
How to prepare your premium statement.....	21
Using a customized premium statement.....	22
Calculating salary-based benefits.....	22
Waiver of premium for plan members on disability	23
If you have an Administrative Services Only (ASO) arrangement	23
Submitting claims	24
Internet and electronic.....	24
Paper – mail.....	24
Coordinating benefits with other plans.....	24
Extended Health Care	25
Out-of-province medical expenses.....	26
Prescription drug expenses.....	26
Expenses for paramedical services (e.g. chiropractor or physiotherapist).....	26
Claims for medical equipment expenses.....	26
Claims for nursing expenses.....	26
Pay-Direct Drug plans.....	27
Dental	29
Health Spending Account	29
Disability.....	30
Life.....	32
Living Benefits	35
Other claims.....	35
Administration and claim forms	36
Ordering supplies	36