

## SunAdvantage™

### Announcing a new standard for group benefit plan members to receive their money faster

As an innovative, market leader and the first insurer to set a new standard for health and dental plans, Sun Life announces the new paperless e-Payment Standard: direct deposit (EFT) of plan members' claims payment as a standard part of our market-leading claims service experience. This reflects the growing trend among Canadians towards the convenience of online banking and paperless statements. And the benefits of going paperless are many:

- It is more time efficient (plan members can self-serve their inquiries at [mysunlife.ca](http://mysunlife.ca));
- it increases plan member appreciation and engagement of their group benefits plan (through faster means of claim submission and payment);
- it provides better cost management; and,
- it demonstrates a commitment to environmental sustainability.

#### What this means

For plan members, the new e-Payment Standard means they will receive their claims payment directly into their Canadian bank account – and we'll email them as soon as their claims have been processed, with a link to their online Claim Statement (Explanation of Benefits) on the plan member website ([mysunlife.ca](http://mysunlife.ca)). While plan members can opt out of e-Payment, we believe they will enjoy the convenience of having their claims payment in their bank account much more quickly – usually within 48 hours!

For plan sponsors, this means providing plan member banking and email information.

Fields are being added to our online eligibility tools to allow the addition of email addresses and banking information on screen.

It is also possible to submit a bulk load of email addresses and banking information. This is especially beneficial to plan sponsors with low levels of this data in our systems.

We have provided a [reference communication](#) to better help manage the changes.

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### Important Questions and Answers about the e-Payment Standard

**Q. Can you send us banking information without your plan member's consent?**

**A:** No, consent is required since this is a disclosure to Sun Life of personal information for use by Sun Life to pay claims.

**Q: How do I obtain the consent from my plan members?**

**A:** If you wish you can give notice to your employees that it is now a term of their employment that claims paid under the employee benefit plan may be paid via EFT and not by cheque and that you will be providing Sun Life with the banking information that you use for payroll. The banking information in the plan sponsor's records which is currently being used for payroll, can then be shared with the benefits provider to direct their claim payments. The consent for the disclosure to Sun Life and the use by Sun Life of banking information under the benefit plan is therefore incorporated into the terms of the employment relationship.

**Q: How do I explain this new paperless strategy to my plan members?**

**A:** It can be explained that the benefits plan is transitioning to a paperless e-Payment Standard as of a certain date, and that their banking information used for payroll in their employment relationship, will be provided to Sun Life to pay any claims they submit under their benefit plan. And, that this payment will go directly into their bank accounts much faster than payment by cheque.

A sample plan member communication to help you with the transition of your plan members to e-payment will be provided to you in August, 2012.

### Questions?

Contact your Client Service Administrator at 1-877-786-7227.