

Focus Updates in 2008

Here's a summary of the Focus Update newsletters in 2008. It provides a quick overview of the legislative issues, administrative changes, product updates and other news that may have affected your benefits plan.

Issue date	Number and title	Summary
January 18	#128 - Nova Scotia announces new provincial drug plan	Nova Scotia announces the Nova Scotia Family Pharmacare Program, a new provincial drug plan designed to help with the cost of prescription drugs.
January 24	#129 - Protecting your plan members' privacy	As an organization that collects, uses and discloses personal information in the course of our activities, Sun Life Financial must ensure that our practices for such activities comply with applicable privacy laws, including PIPEDA and substantially similar provincial legislation. This means plan members must provide verbal or written consent in order for us to disclose certain information to you.
	#130 - 2008 Government benefits	Both the federal and Quebec governments have announced rates and maximums for Employment Insurance (EI), Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) benefits, and Quebec Parental Insurance Plan (QPIP) benefits for 2008.

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January 24 <i>(continued)</i>	#131 - Legislation in 2007	Federal and provincial legislation can have a considerable impact on group benefits plans. Here's a recap of some of the significant legislation that took place in 2007.
January 31	#132 - Update on RAMQ's interpretation of Bill 130	Over the last few months, representatives of RAMQ (Régie de l'assurance maladie du Québec) have come out with new interpretations of the prescription drug insurance legislation...
	#133 - Provincial dental fee increases for 2008	It's that time of year when most provincial and territorial dental associations release their annual fee guides. Typically there is an increase across the board for dental services performed by general practitioners. The information in provincial fee guides helps us establish reimbursement levels for the dental services your plan members receive.
	#134 - Quebec group insurance pooling update 2008	Each year the Société de compensation en assurance médicaments du Québec revises the Quebec group insurance pooling parameters. Sun Life Financial will apply new pooling levels and fees to all 2008 renewal calculations that involve Quebec plan members.

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March 6	#135 – Important news about your drug plan	We recently learned that some plan members in Nova Scotia, when filling a prescription and using their Pay-Direct Drug card are being charged more than they expected, based on the provisions of their drug plan. You may receive questions from plan members affected by this situation. This communication explains why this may have happened.
March 17	#136 – Update on the Federal Budget 2008	On February 26, 2008, Finance Minister Jim Flaherty delivered his government's third budget. We have reviewed this budget and have taken the opportunity to summarize significant changes affecting Group Benefits plans.
April 10	#137 – Privacy Policy for Canada	For your information, we recently enhanced our Sun Life Financial Privacy Policy for Canada to reflect our commitment to deliver on our risk management initiatives and to allow us to better serve you, our customers.
April 24	#138 – Understanding orthotics and orthopaedic shoes	Introducing 'Understanding orthotics and orthopaedic shoes', a new communication created to inform and help guide plan members through the process.

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May 1	<u>#139 – Premium billing statement improvements</u>	To provide better functionality, we're changing the tool used for generating premium billing statements. The content of your statements will remain the same, but you may notice a few formatting improvements, starting in May.
May 29	<u>#140 - Territories release dental fee increases for 2008</u>	Early this year, we announced the provincial dental fee increases, after the provinces released their annual fee guides. (See Focus Update #133) Now, the Canadian territories - Yukon, Northwest Territories and Nunavut – have announced their dental fee increases for 2008, effective since April 1.
May 29	<u>#141 - Change to Group Client Services toll-free phone numbers</u>	Until now we've had two toll-free phone numbers to our Group Client Services team. Effective Monday, June 2, please use: 1-866-377-5818
June 19	<u>#142 - New Children's Drug Plan and changes to Seniors' Drug Plan in Saskatchewan</u>	On July 1, the government of Saskatchewan will launch a new prescription drug plan for children. The Children's Drug Plan ensures families will pay only \$15 per prescription for drugs for children age 14 and under. At the same time, Saskatchewan is changing their existing Seniors' Drug Plan, with the addition of an income-based eligibility requirement.

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July 17	#143 - Time to update eligibility records for over-age students	With school enrolment near, we need current records for over-age student dependents eligible to receive benefits as soon as possible in order to ensure we process their claims correctly.
July 24	#144 – Quebec amends basic drug plan	Quebec announced some changes to the parameters of the basic drug plan administered by the <i>Régie de l'assurance maladie du Québec</i> . Effective July 1, 2008, the following changes will affect plan sponsors who provide drug coverage to Quebec plan members.
July 31	#145 - Independent dental hygienist claims now eligible Note: There are two versions of this Focus Update, one for Clarica-heritage customers and one for Sun Life Financial-heritage customers.	For Clarica-heritage customers: Independent dental hygienist claims now eligible Effective November 1, 2008, we will start processing and paying (as appropriate) claims submitted by plan members who receive services from independent dental hygienists operating in British Columbia, Alberta, Saskatchewan, Manitoba and Ontario. For Sun Life Financial-heritage customers: Independent dental hygienist claims are eligible Reminder: Dental hygienists are no longer legally required to work under the guidance of a licensed dentist in British Columbia, Alberta, Saskatchewan, Manitoba and Ontario.

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September 4	#146 - New plan member communication: Convenient service through our automated phone system	Plan members can get convenient service through our automated phone system simply by entering their access ID and password – the same ones they use to sign on to our Plan Member Services website (if applicable).
September 4	#147 - Health Coverage Choice: Changes effective September 1, 2008	Effective September 1, we are making some coverage enhancements to our Health Coverage Choice product, and there will be a premium rate change.
September 19	#148 - Upgrade to report software coming soon	Sun Life Financial group benefits is upgrading the report software it uses, to enhance our customers' online reporting experience and ensure robust, ongoing support for business-critical applications.
October 7	#149 - Sun Life Financial Invests in Buffett & Company Worksite Wellness Inc.	Sun Life Financial announced today that our Group Benefits Division has made an investment in Buffett & Company Worksite Wellness Inc. (Buffett & Company), one of Canada's leading providers of worksite wellness programs. Buffett & Company will continue to operate as a stand-alone company, with Sun Life Financial holding a minority interest.
October 16	#150 - Our Group Benefits leadership team is changing	We are pleased to announce that Brigitte Parent, Senior Vice-President, Group Benefits will assume the position of Senior Vice-President, Group Business, International. Brigitte will be succeeded by Stuart Monteith, who joins Sun Life Financial as Senior Vice-President, Group Benefits, Sun Life Financial Canada on October 14.

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October 30	<u>#151 - Add more flexibility to your plan with a Personal Spending Account</u>	Are you looking for a way to add flexibility to your benefits plan without significantly changing your plan design or costs? If so, we would like to introduce you to our Personal Spending Account (or PSA) product. It will allow you to provide additional support to your plan members, as well as flexibility and choice so they can proactively manage their health and personal well-being.
November 6	<u>#152 - Handling disability overpayments successfully</u>	When managing a disability claim, it's critical to identify any overpayments early and recover them quickly. This can be a significant component in the overall financial management of your Disability plan.
December 11	<u>#153 - Revised coordination of benefits guideline effective January 1, 2009</u>	The Canadian Life and Health Insurance Association (CLHIA), made up of representatives of the Canadian life and health insurance industry, is introducing a revised coordination of benefits (COB) guideline, effective January 1. Group insurers use CLHIA's COB guideline whenever a person is covered for health and dental benefits under more than one plan.
December 18	<u>#154 - Increase in EI maximum insurable earnings affects STD plan</u>	The federal government recently announced the 2009 Employment Insurance (EI) premium rates and maximums.
December 18	<u>#155 - Sun Life Financial Group Benefits employee wins SQM customer care representative of the year award</u>	Service Quality Measurement Group Inc. (SQM), a respected customer satisfaction surveying vendor, awards a Sun Life Financial group customer care representative CSR of the Year.

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December 18 <i>(continued)</i>	#156 - Winter 2008 issue of Benefit Bulletin now available	The latest issue of Benefit Bulletin, our plan member newsletter, is now available.
	#157 - New comprehensive coverage card for plan members!	When your plan members have easy access to their benefit plan information, it means less of your time is spent on benefits plan assistance. So, we've created a single comprehensive online coverage card for your plan members.
	#158 - HealthyRETURNS expands, with programs from four leading health management providers	We are pleased to announce signed agreements with four of Canada's leading health management providers: Buffett & Company Worksite Wellness, Shepell.fgi, V-CC Systems, and Core Health Technologies.