

UNDERSTANDING my coverage

JULY 2011

A new Benefits Transition and Conversion service to help you maintain your benefits coverage

As you transition out of your role, it's important to have the information you'll need to make some key decisions about your benefits.

As you leave the group plan, you have some options that will allow you to maintain some of the coverage you had under your group plan. You'll need to make some of these decisions quickly: from the date your employment ends, you only have **31 days** to apply for life insurance (whether as a conversion of your group life insurance or as a My CHOICE Plan product), **31 days** for critical illness insurance, and **60 days** for your health and dental coverage.

Our provider, Sun Life has a number of excellent products called **My CHOICE Plans** for life, critical illness and health and dental insurance, which are specifically designed for employees who are leaving their group plans. Sun Life's Client Solutions Centre will contact you by phone to advise you about the My CHOICE Plans and your options to convert your group insurance. A representative will answer your questions and, if you decide to apply for any of the My CHOICE plans, they will help you complete your application over the phone.

You will have a number of important decisions to make over the coming weeks, so it's important for you to have access to professionals who can provide you with the information and advice you need. Your Human Resources Consultant is there to help you, and Sun Life has a whole range of support services available to help you too.

Online resources

The Sun Life website contains a special section that includes information and ongoing moderated discussion forums dedicated to providing Canadian consumers with the help they need during this challenging economic environment. You can find it at www.sunlife.ca/todayseconomy.

Questions?

Our Sun Life Client Solutions Centre is available Monday to Friday from 8:00am to 8:00pm ET to help you. You can reach us at 1-877-893-9893.