

UNDERSTANDING my coverage

May 23, 2012

Keep your dependents up-to-date to ensure continued coverage

Prescription drug coverage in Quebec

In Quebec, all residents must have insurance coverage for prescription drugs. If an individual does not have access to this coverage through a private plan, he or she must enroll in the public insurance plan administered by the *Régie de l'Assurance Maladie du Québec* (RAMQ).

While you or your dependents are covered by your group benefits plan, you will be considered to have the appropriate insurance coverage for prescription drugs as required by the law. If there comes a time that you and/or your dependents are no longer eligible for coverage under this plan or under another private insurance plan, you and/or your dependents must enroll in the Quebec public plan administered by RAMQ.

Your dependents

To ensure that your dependents continue to be covered under your group benefits plan, keep your records with your plan administrator up-to-date. Prompt notification of changes in the status of your covered dependents to your plan administrator is very important to ensure continued coverage between public and private plans.

Spouse

If your spouse (married, civil union or common-law) is covered under your group benefits plan, Sun Life and your plan administrator rely on you to keep us informed of a change in status. Sun Life will terminate the coverage should the relationship end. You will be asked to notify this person to register with the public plan where applicable.

Dependent child

In the case of dependent children, Sun Life and your plan administrator rely on you to verify eligible dependents covered under the plan and to inform us of any changes in their status. Sun Life will terminate the coverage of the dependent child over the age of 21 if the child is no longer in school or considered a dependent. You will be asked to notify this person to register with the public plan where applicable.

Proof of coverage

If you want to be exempt from your group benefits plan with Sun Life and the public plan by RAMQ, you must submit proof of coverage under another private insurance plan that is at least equal to the basic drug plan coverage offered by RAMQ. If your coverage from that other benefit plan changes or is terminated, you are responsible for informing your plan administrator in order for you and your dependents to be enrolled in this group benefits plan with Sun Life.

Questions?

If you have any questions, please contact the Customer Care Centre at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET.