

Enhancement of your Osteopathic benefit coverage

We are pleased to announce that effective April 1, 2010, we are changing your Osteopathic benefit coverage to include the services of practitioners who hold a Diploma in Osteopathic Manual Practice (DO(MP)).

Sun Life Financial Group Benefits periodically conducts reviews of the products and services we offer. As a result of a recent market review of our paramedical offering and along with feedback received from our plans sponsors, we are changing the osteopathic benefit of your standard Extended Health Care (EHC) coverage to include the services of practitioners who hold a Diploma in Osteopathic Manual Practice (DO(MP)). This change will be effective on April 1, 2010.

Osteopathic practitioners generally have either of the following designations:

- **Doctor of Osteopathy (DO).** DOs are physicians (MDs) who have additional qualifications in osteopathy. They are regulated and certified by the College of Physicians and Surgeons of Ontario. Services by these practitioners are eligible expenses under your group EHC benefit.
- **Diploma in Osteopathic Manual Practice (DO(MP)).** DO(MP)s are not members of any regulatory agency recognized by the government; however, there are provincial associations such as the Ontario Association of Osteopathic Manual Practitioners (OAO) which set out guidelines and requirements for members. Currently, treatment provided by these practitioners is not eligible for coverage under your standard EHC benefit.

The contractual change will recognize practitioners holding a DO(MP) designation as eligible practitioners under the osteopathic benefit. As DO(MP) practitioners are more widely available across many communities, this change will allow broader access to the benefit.

Your benefit maximum will remain the same

Whether claims are submitted for the services of either DOs or DO(MP)s, your benefit maximum is not changing. The same benefit maximum will apply, but will become a shared maximum between these two eligible practitioners.

How claims are affected

Currently, only treatment provided by DOs is eligible for coverage under your standard Extended Health Care (EHC) benefit; however, with this change all claims incurred and submitted for osteopathic services performed by DO(MP)s, on or after April 1, 2010 will also be considered eligible.

Updating your benefits booklet

This benefit enhancement will become effective on April 1, 2010. As a result, your benefits booklet will be updated the next time there are changes to your plan.

Please note: **This communication serves an amendment to your group Extended Health Care benefit** effective April 1, 2010. Please store this notice in a safe place with your other important Sun Life Financial benefit plan documents.

Questions?

If you have any questions about your group benefits plan, please contact your benefits administrator.