

Enhancement of your Osteopathic benefit coverage

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

This change does not apply to plans that already cover this practitioner.

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, along with feedback received from our plans sponsors, we are changing the osteopathic benefit of our 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 our 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 members broader access to the benefit.

The benefit maximum for plan members will remain the same

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

Your rates are not changing

There is no rate adjustment required at this time as it is anticipated that this change will have little impact to your plan's claims experience. Any increase in claims will be addressed in the normal course of your group's next renewal.

How claims are affected

Currently, only treatment provided by DOs is eligible for coverage under our 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.

FOCUS update

group benefits news

Updating your benefits contract and booklet wording

This benefit enhancement will become effective on April 1, 2010. As a result, the wording in both your contract and benefits booklets will be updated to reflect this change at the time of your next plan amendment, or booklet reprint, respectively.

We've provided a [communication](#) for your plan members with information on their enhanced coverage.

Please note: This Focus Update newsletter serves as an amendment to your contract effective April 1, 2010. Please file this notice with your Sun Life Financial contract for future reference.

If you do not want this change to apply to your EHC benefit, please contact your Sun Life Financial group representative.

Questions?

If you have any questions about your group benefits plan, please contact your Sun Life Financial group representative.