

UNDERSTANDING my coverage

July 28, 2011

Benefit Update

This update will become effective **December 1, 2011**. Our goal is to help you take advantage of all the benefits available to you. Sun Life will further enhance its claims management process to ensure that plan members access additional drug coverage opportunities available under government-sponsored drug programs. This enhanced claims management process ensures that eligible plan members are made aware of and apply to available government-sponsored drug programs for applicable drug coverage.

How does this update affect your benefit plan?

Your benefit plan currently excludes the services or supplies payable or available under a government program. Effective **December 1, 2011**, your benefits booklet will change to the wording set out in the box below.

Contractual Amendment - Integration with government programs

We will not pay for the costs of:

- services or supplies, payable or available (regardless of any waiting list) under any government-sponsored plan or program, except as described below under *Integration with government programs*.

Integration with government programs

This plan will integrate with benefits payable or available under the government-sponsored plan or program (the *government program*).

The covered expense under this plan is that portion of the expense that is not payable or available under the government program, regardless of:

- whether you have made an application to the government program,
- whether coverage under this plan affects your eligibility or entitlement to any benefits under the government program, or
- any waiting lists.

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Post-contract changes in Nova Scotia and New Brunswick

This change will affect you if you claim for drugs that may be eligible under a government-sponsored drug program in Nova Scotia or New Brunswick. You must apply to the government program first, and then submit your claim to Sun Life for the balance.

- If you have not yet applied to the government program, your claim(s) will be declined at your pharmacy when you use a pay-direct drug card or when you submit your claim to Sun Life.
- You will receive a letter from Sun Life at that time, asking you to apply to the provincially sponsored program.

Post-contract changes in British Columbia, Alberta, Saskatchewan, Manitoba, Ontario and Prince Edward Island

- If you have not yet applied to the government-sponsored program, your claim will be paid. You do not have to apply to the government program before submitting your claim to Sun Life.
- After you submit your claim to Sun Life, you will receive a letter asking you to apply to the appropriate government-sponsored drug program.
- To maintain existing coverage, you must notify Sun Life whether you have been approved or declined within 10 weeks of the date of the letter.

What does this mean to existing claimants in Nova Scotia and New Brunswick?

Before these benefit changes are made effective Sun Life will contact members who have claimed for identified drugs in the past year.

- If this applies to you, Sun Life will send you a letter 10 weeks **before** the change in benefits.
- You will be asked to apply to the appropriate government-sponsored drug program with your doctor's assistance, where necessary.
- Then, you must send a copy of the response letter from the government-sponsored program with the initial SLF letter and the completed response form to Sun Life indicating you have:
 - applied to the program,
 - been rejected or accepted, and
 - if accepted, for how long your coverage has been approved.

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Updating your benefits booklet

This update will become effective on **December 1, 2011**. As a result, your benefits booklet will be updated the next time there are changes to your plan.

Please note: This notice serves as an amendment to your group Extended Health Care benefit effective on **December 1, 2011**. Please file it with your Sun Life benefits booklet for future reference.

Questions?

If you have any questions, please contact the Customer Care Centre at 1-800-361-6212.