

UNDERSTANDING my coverage

April 26, 2012

Contract changes to reflect legislative amendments – effective July 1, 2012

Recent amendments to the Insurance Act in both British Columbia and Alberta will come into effect on July 1, 2012 – and Sun Life will be adding two new provisions to your employee benefits booklet to reflect this change.

While the changes in legislation apply only to insured plans in Alberta and British Columbia, revisions will be made to **all** insured benefits booklets as well as booklets having both insured and self-insured benefits.

Here is an overview of the changes that we will be making.

Limitation periods for legal actions

One of the legislative changes requires insurers to include a limitation period provision in the employee benefits booklet. A limitation period provision describes the time period in which you may commence a proceeding for the recovery of benefits under the plan.

Although related wording can be found in the Making claims clause of Sun Life's employee benefits booklet, the Insurance Act changes require us to revise this clause and add new Legal Actions clauses, which are described below and will be added to the General information section of your employee benefits booklet.

Please note that, under the Legal Actions section, the bullet(s) to be included will depend upon the benefits covered in your group benefit plan:

Making claims

Sun Life is dedicated to processing your claims promptly and efficiently. You should contact your employer to get the proper form to make a claim.

There are time limits for making claims. These limits are discussed in the appropriate sections of this employee benefits booklet. If you fail to abide by these time limits, you may not be entitled to some or all benefit payments.

All claims must be made in writing on forms approved by Sun Life.

For the assessment of a claim, Sun Life may require medical records or reports, proof of payment, itemized bills, or other information Sun Life considers necessary. Proof of claim is at your expense.

UNDERSTANDING my coverage

Legal Actions for insured benefits

Except where or when applicable legislation permits the use of a different limitation period, every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless it is commenced within the time set out in the Insurance Act or the time set out in such other legislation as may apply to a claim, action or proceeding for insurance money.

Where or when applicable legislation permits the use of a different limitation period, no legal action or proceeding may be brought against Sun Life:

- regarding any claims for which no payment has been made by Sun Life, more than one year after the end of the time period in which the initial submission of proof of claim is required by the terms of the contract, or
- regarding claims for disability benefits that have been paid by Sun Life for some period of time, more than one year after the last date for which disability benefits have been paid, or
- regarding all other claims for which some payment has been made by Sun Life, more than one year after the last payment made by Sun Life with respect to the claim, or
- regarding claims for Coverage during total disability which are initially approved, more than one year after the date you cease to be covered or your premiums cease to be waived.

Legal Actions for self-insured benefits

No legal action may be brought by you more than one year after the date we must receive your claim forms.

Please also note that for benefit plans with self-insured **disability** benefits, the following is the Legal Actions for self-insured benefits clause:

Legal Actions for self-insured benefits

No legal action may be brought by you more than one year after the date we must receive your claim forms or more than one year after we stop paying disability benefits.

BC and Alberta only – Right to copies of documents

Effective July 1, 2012, for insured members living in British Columbia or Alberta, your employee benefits booklet must include a clause setting out your right to request copies of documents from Sun Life that relate to your plan.

The following clause will be added to the General Information section of your employee benefits booklet and outline the documents that are available to you.

UNDERSTANDING my coverage

Accessing your claim

As required by legislation, for insured benefits, if you reside in Alberta or British Columbia, you may obtain copies of the following documents:

- your enrollment form or application for insurance;
- any written statements or other record, not otherwise part of the application, that you provided to Sun Life as evidence of insurability.

For insured benefits, on reasonable notice, you may also request a copy of the contract.

The first copy will be provided at no cost to you but a fee may be charged for subsequent copies. All requests for copies of documents should be directed to:

- our Sun Life Financial Plan Member Services website at www.mysunlife.ca
- our Sun Life Financial Customer Care centre by calling toll-free at 1-800-361-6212

Action required – Keep a record of the changes

This Plan Member communication serves as an amendment to your group plan effective July 1, 2012. Please review this communication and keep a copy of it for future reference.

Questions?

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