

Features & Benefits of a Personal Spending Account

Sun Life's Personal Spending Account (PSA) offers employees an impeccable user experience with expanded digital capabilities. With our PSA, employees have access to one inclusive list of eligible health and wellness related expenses not found in their traditional benefits plans. Employees can submit claims electronically thanks to seamless integration into Sun Life's digital platform through the **my Sun Life Mobile app** and online through **mysunlife.ca**. Claims processing is fast with reimbursement times of less than 48 hours.

Here are the features and benefits of Sun Life's PSA.

Features	Benefits
One inclusive list of eligible expenses <i>Any changes to the list will result in a customized PSA with associated fees.</i>	<ul style="list-style-type: none">• Employers can maximize the health and wellness options they offer employees• Employees know which expenses are covered• The broad list of eligible expenses is entirely focused on supporting mental, physical and financial well-being
Coverage options <i>SunAdvantage groups do not have access to "plan member-only" coverage.</i>	<ul style="list-style-type: none">• Employees have the flexibility to choose "plan member-only" coverage or "plan member + dependant coverage"• Dependants include family members that are financially dependent on the employee
Credit allocation <i>SunAdvantage groups can only choose flat amounts with an annual allocation.</i>	<ul style="list-style-type: none">• Determined by the employer• Flat amount or flex credits• Annual or monthly allocation periods• Liability lies only in the amounts credited to each employee• No risk of unexpected claims costs
Carry-forward arrangements: <ol style="list-style-type: none">1. No carry-forward2. Balance carry-forward (12 months)3. Expense carry-forward (12 months)	<ul style="list-style-type: none">• Limits PSA costs to current budget year• Gives employees more opportunity to take advantage of credits• Allows higher-cost expenses to be reimbursed over time
Pay as you go	<ul style="list-style-type: none">• No premium required in advance
Digital integration <i>Customized PSAs require Client-specific forms & are not supported by e-claims. Employees must print paper claim forms.</i>	<ul style="list-style-type: none">• Benefits can be accessed through the my Sun Life Mobile app and online through mysunlife.ca• Employees can submit claims electronically• Employees can self-manage their account by checking their balances, view coverage descriptions and claims history• Employees receive claims reimbursement in less than 48 hours

Customizing your Personal Spending Account (PSA)

Sun Life recognizes that it is important for some Clients to design a plan that complements their organizational health and wellness goals. For those organizations, employers can offer their employees a customized PSA by selecting the expenses they want included or excluded from the list of eligible expenses.

However, there are fees associated with a customized PSA and employees will lose the digital benefits of claiming expenses through the mobile app or online. This means that employees will need to submit a paper form for claims reimbursement. Please speak to your Sun Life Group Benefits representative for more information.

Visit sunlife.ca/psa for more information

Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies. GB00252-E-05-18 ar-cc-ny

