

Contract Revisions

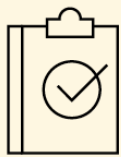
We will amend the contract and member booklet provisions outlined in the table below. You may find that the wording below does not reflect the exact wording in your plan. At the next contract revision, we will include the amendment that aligns with your contract's provisions. Please contact your Group Benefits representative if you have any questions.

Example 1 (if you have a long form contract with Sun Life, which includes all benefit provisions)

Current contract wording	New contract wording
<p>Teladoc Medical Experts</p> <p>The services offered by Teladoc Medical Experts are not insured or administered by Sun Life.</p> <p>If the employee or the employee's spouse is covered for Critical Illness, the employee and the employee's spouse, children, parents and parents-in-law have access to Teladoc Medical Experts. If only the employee's children are covered for Critical Illness, no access to Teladoc Medical Experts is provided.</p> <p>Teladoc Medical Experts offers a variety of services that can help if a person suspects or has been diagnosed with a serious medical condition, even if it is not a covered condition under this Critical Illness benefit.</p> <p>Liability and responsibility of Sun Life for Teladoc Medical Experts services</p> <p>If a person obtains services, including the services of a physician or other health care professional, in connection with a referral by Teladoc Medical Experts or any other Teladoc Medical Experts service, the person who provides the services will not be considered to be acting on behalf of Sun Life, but rather on behalf of the person receiving the services.</p> <p>Sun Life will not assume any liability or responsibility for:</p> <ul style="list-style-type: none"> ▪ any services provided by Teladoc Medical Experts. ▪ the negligence or other wrongful acts or omissions of any person, including a 	<p>Sun Life Medical Second Opinion, by Dialogue</p> <p>Sun Life Medical Second Opinion services, provided by Dialogue, are not insured or administered by Sun Life.</p> <p>If the employee or the employee's spouse is covered for Critical Illness, the employee and the employee's spouse, children, parents and parents-in-law have access to Sun Life Medical Second Opinion services. If only the employee's children are covered for Critical Illness, no access to Sun Life Medical Second Opinion services is provided.</p> <p>Sun Life Medical Second Opinion includes services to help find an appropriate medical specialist or, when a person has been diagnosed with a serious medical condition, obtain a second opinion from a medical expert, even if it is not a covered condition under this Critical Illness benefit.</p> <p>Exclusion of liability</p> <p>If a person obtains services from a physician, medical specialist, medical expert or other health care professional (collectively <i>medical practitioners</i>), in connection with a Sun Life Medical Second Opinion service, the <i>medical practitioner</i> will not be considered to be acting on behalf of Sun Life or Dialogue, but rather on behalf of the person receiving the services.</p> <p>Sun Life and Dialogue will not assume any liability or responsibility for the negligence or other wrongful acts or omissions of <i>medical</i></p>

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.





Contract Update

Sponsor Edition

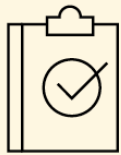
<p>physician or other health care professional, providing services in connection with a referral by Teladoc Medical Experts or any other Teladoc Medical Experts service.</p> <p>Teladoc Medical Experts is not an agent, representative or service provider of Sun Life. No person will have any recourse against Sun Life for any damages or costs relating to or arising from Teladoc Medical Experts services.</p> <p>Sun Life cannot guarantee the availability of Teladoc Medical Experts services.</p> <p>Termination of Teladoc Medical Experts services</p> <p>Sun Life can terminate access to Teladoc Medical Experts services by giving 15 days notice to the contract holder.</p>	<p><i>practitioners</i> and no person will have any recourse against Sun Life or Dialogue for any damages or costs, relating to or arising from such Sun Life Medical Second Opinion services.</p> <p>Termination of Sun Life Medical Second Opinion</p> <p>Sun Life can terminate access to Sun Life Medical Second Opinion services by giving 15 days notice to the contract holder.</p>
---	---

Example 2 – if you have a short form (or abbreviated contract) with Sun Life

Current contract wording	New contract wording
<p>Liability and responsibility of Sun Life for Teladoc Medical Experts services</p> <p>If a person obtains services, including the services of a physician or other health care professional, in connection with a referral by Teladoc Medical Experts or any other Teladoc Medical Experts service, the person who provides the services will not be considered to be acting on behalf of Sun Life, but rather on behalf of the person receiving the services.</p> <p>Sun Life will not assume any liability or responsibility for:</p> <ul style="list-style-type: none"> ■ any services provided by Teladoc Medical Experts. ■ the negligence or other wrongful acts or omissions of any person, including a physician or other health care professional, providing services in connection with a 	<p>Exclusion of liability</p> <p>If a person obtains services from a physician, medical specialist, medical expert or other health care professional (collectively <i>medical practitioners</i>), in connection with a Sun Life Medical Second Opinion service, the <i>medical practitioner</i> will not be considered to be acting on behalf of Sun Life or Dialogue, but rather on behalf of the person receiving the services.</p> <p>Sun Life and Dialogue will not assume any liability or responsibility for the negligence or other wrongful acts or omissions of <i>medical practitioners</i> and no person will have any recourse against Sun Life or Dialogue for any damages or costs, relating to or arising from such Sun Life Medical Second Opinion services.</p> <p>Termination of Sun Life Medical Second Opinion</p>

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.





Contract Update

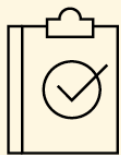
Sponsor Edition

<p>referral by Teladoc Medical Experts or any other Teladoc Medical Experts service.</p> <p>Teladoc Medical Experts is not an agent, representative or service provider of Sun Life. No person will have any recourse against Sun Life for any damages or costs relating to or arising from Teladoc Medical Experts services.</p> <p>Termination of Teladoc Medical Experts services</p> <p>Sun Life can terminate access to Teladoc Medical Experts services by giving 15 days notice to the contract holder.</p>	<p>Sun Life can terminate access to Sun Life Medical Second Opinion services by giving 15 days notice to the contract holder.</p>
---	---

Current booklet wording	New booklet wording
<p>Teladoc Medical Experts</p> <p>The services offered by Teladoc Medical Experts are not insured or administered by Sun Life.</p> <p>If you or your spouse are covered for Critical Illness, you, your spouse, your children, your parents and your parents-in-law have access to Teladoc Medical Experts. If only your children are covered for Critical Illness, no access to Teladoc Medical Experts is provided.</p> <p>Teladoc Medical Experts offers a variety of services that can help if a person suspects or has been diagnosed with a serious medical condition, even if it is not a covered condition under this Critical Illness benefit. To learn more about Teladoc Medical Experts services, or to use these services, please call Teladoc Medical Experts at 1-877-419-2378.</p> <p>Liability and responsibility of Sun Life</p> <p>Sun Life will not be held liable for any acts or omissions of any person or organization providing services directly or indirectly in connection with Teladoc Medical Experts.</p> <p>Sun Life cannot guarantee the availability of Teladoc Medical Experts services.</p>	<p>Sun Life Medical Second Opinion, by Dialogue*</p> <p>Sun Life Medical Second Opinion services, provided by Dialogue, are not insured or administered by Sun Life.</p> <p>If you or your spouse are covered for Critical Illness, you, your spouse, your children, your parents and your parents-in-law have access to Sun Life Medical Second Opinion services. If only your children are covered for Critical Illness, no access to Sun Life Medical Second Opinion services is provided.</p> <p>Sun Life Medical Second Opinion includes services to help find a medical specialist, or, when a person has been diagnosed with a serious medical condition, obtain a second opinion from a medical expert, even if it is not a covered condition under this Critical Illness benefit. To learn more, please visit https://luminovc.dialogue.co, or call Dialogue at 1-833-286-5614.</p> <p>Exclusion of liability</p> <p>Sun Life and Dialogue will not be held liable for any acts or omissions of any person or organization providing services directly or</p>

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.





Contract Update

Sponsor Edition

	<p>indirectly in connection with Sun Life Medical Second Opinion services.</p> <p>*Dialogue is a wholly-owned subsidiary of Sun Life operating as a stand-alone entity.</p>
--	---