Coverage for supplemental surrogacy expenses



Supplement Surrogacy is a complement to our Fertility Services benefit. It can further support the health and well-being for families and their surrogate.

Sun Life will repay the plan member for expenses they or their eligible spouse/partner incur for their surrogate. This benefit can provide plan members with valuable financial support as they grow their family. We'll offer this benefit only to plan sponsors who also have the Fertility Services benefit.

This flyer provides you with a summary of your coverage. You can find the maximums, limitations and exclusions that apply in your plan member booklet. If there are any discrepancies between the terms of this flyer and your benefits plan, the plan's terms take priority.



Eligible expenses include:

- Educational courses and materials related to surrogacy
- Obtaining medical or other records
- Midwife/doula/lactation consultant
- Child care (for surrogate's children)
- Pet care (for surrogate's pets)
- Vitamins, minerals, and herbal supplements
- Prenatal specific fitness classes
- Nutrition counselling services (excludes the cost of food)
- · Legal services

Before we pay plan members for eligible expenses, we'll need information about their surrogate. We'll ask for their surrogate's information on the first claim the plan member files, so that we can pay claims accurately. This is generally a taxable benefit for plan members.



Learn more

For more information about our Surrogacy benefits, please contact your Sun Life Group Benefits representative. Or visit our <u>Family Building</u> program website.



