

Fertility Services benefit

AVAILABLE FOR YOU

We're pleased to provide you with enhanced coverage that supports expanded approaches to family building – the Fertility Services benefit is now part of your extended health coverage (EHC) plan.

Many individuals and couples looking to start or expand a family rely on fertility treatments to conceive. This is becoming more common as fertility challenges increase.



About Sun Life's Fertility Services benefit

Fertility treatments – such as in vitro fertilization – are one of the ways that people are meeting fertility challenges. The downside is that these treatments can be expensive, often costing tens of thousands of dollars or more.

Sun Life's Fertility Service benefit provides coverage for eligible fertility treatment expenses you incur. This benefit can provide you with valuable support by reducing financial stress. Here's how to make your claim:

- Complete a claim form and attach your personalized receipts.
- Mail the completed form and receipts for processing to the claims office nearest you.

Sun Life Assurance Company of Canada
PO Box 11658 Stn CV
Montreal QC H3C 6C1

Sun Life Assurance Company of Canada
PO Box 2010 Stn Waterloo
Waterloo ON N2J 0A6





Expenses eligible for coverage

You can find the maximums, limitations and exclusions that apply to Fertility Services in your plan member booklet. Eligible expenses include the following:

Physician and lab services

- Physician block fees and monitoring fees
- Medical imaging (including ultrasound/nuchal translucency ultrasound, Spindleview, embryo-scope, Matris test, non-invasive analysis of embryo culture media, Sonohysterogram)
- Diagnostic lab tests and screening of the gestational carrier (including pre-natal screening, Endometrial Receptivity Analysis, FSH, AMH)

Expenses related to the egg, embryo and sperm

- Screening tests
- Cryopreservation
- Transfer fees
- Storage fees
- Thawing
- Egg retrieval
- Sperm retrieval (including PESA, MESA, TESE, Micro TESE)
- Sperm function test, and
- Sperm selection, wash, and preparation

Genetic testing

- Includes PGT-A, PGT-SR, PGT-M, products of conception analysis, sperm chromatin assay

Insemination and fertilization

- In vitro maturation
- Assisted hatching
- Intra-cytoplasmic sperm injection (ICSI)
- In-vitro fertilization (IVF) (including standard, natural, stimulated, antagonist, and reciprocal)
- Intrauterine insemination (IUI)
- Artificial insemination (AI)

In addition, donor expenses related to the fertility process are eligible if the donor is an eligible dependent of the extended health care plan.



Questions? We're here to help!

If you have any questions, please call our toll-free number at 1-800-361-6212. Our phone lines are open Monday-Friday: 8 a.m. to 8 p.m. ET.



Life's brighter under the sun