

# Inpatriate Health Plan

## A basic health care solution

Are you looking to provide health-care coverage to international employees moving to Canada or returning Canadian employees without government-sponsored health-care coverage?



The Sun Life Inpatriate Health Plan provides employees and their dependents who have recently arrived in or returned to Canada with a temporary basic health-care solution.

Once covered under this Plan, it also helps these employees meet the eligibility requirements for extended health care coverage under your Sun Life workplace plan.

### Who is eligible for coverage?

To be eligible for coverage your employee must:

- be actively at work
- be living in Canada
- be less than 75 years of age
- not currently covered by any government-sponsored health-care plan or have comparable coverage

A spouse and dependent children can also be covered by the Inpatriate Health Plan while they are waiting for government-sponsored health-care coverage.

### What does the Inpatriate Health Plan cover?

The overall lifetime maximum per insured person is \$1,000,000, while the annual maximum is \$500,000 per insured person. The cost for each service is based on the services provided by the government-sponsored health-care plan in the employee's province or territory of residence, unless stated otherwise.





### Here is an overview of the health-care services covered under the Inpatient Health Plan:

In-patient hospital services	Standard ward accommodation and meals, based on the interprovincial rates
Physician services	Reasonable and customary charges for services
Midwifery services	Reasonable and customary charges for services
Paramedical Practitioner services	100% for eligible licensed paramedical practitioners based on your province of residence. Subject to \$500 combined annual maximum
Ambulance services	Same as the coverage offered by government-sponsored health-care plan of your province of residence
Home care services	\$5,000 lifetime maximum subject to pre-approval
Out-patient hospital services	Charges are based on interprovincial rates
Dental surgery in a hospital	Expenses for dental surgery performed in a hospital only if required when the patient is at medical risk. Pre-approval of services required
Out-of-province emergency medical services	Physician services, licensed ambulance and prescription drugs charges based on the interprovincial rates
Other covered services	Diagnostic services, hearing aids, durable equipment and eye exam

### How do you enrol an employee?

#### There are three easy steps:

1. Contact your Sun Life group representative to request the coverage.
2. Sign a participation application.
3. Submit an enrolment form completed by each eligible employee.

### When is medical evidence required?

If an eligible employee applies during the first 60 days after starting work for you in Canada, they will automatically be covered. Otherwise, the employee and any dependents will have to complete an "Enrolment/Statement of Health Form" in order to be considered for coverage. We will evaluate the "Enrolment/Statement of Health Form". After we make a decision, we'll let you know if the coverage is approved. Coverage will be effective immediately after approval.

### How to provide 'dependents only' coverage?

Coverage is also available for 'dependents only' of employees covered under your Extended Health Care benefit. All applicants for 'dependent only' (spouse or children) coverage will be required to provide proof of good health in order to gain coverage.





## How does billing work?

We'll send you a separate invoice for the Inpatient Health Plan. You can provide your payment along with any other Sun Life group benefits premiums.

## Are there any other services that are not covered?

**The Inpatient Health Plan does not cover expenses for:**

- services not covered under a government sponsored plan where your employee resides
- expenses or supplies that are covered under any provincially-sponsored drug insurance plan
- services required for an organ transplant as a donor or as a recipient
- injuries sustained due to civil disorder/war whether or not war is declared
- services for out-of-province expenses for elective or non-emergency medical treatment or surgery
- injuries resulting from high-risk sports activities
- services incurred after the date coverage ends
- services payable by any government or group medical plan

## Under what circumstances will the coverage be terminated?

**In addition to the standard termination clauses, coverage for your employees and their dependents will end when:**

- your employee leaves Canada to work in another country
- your employee or any dependents are eligible to be covered by a government-sponsored health-care plan
- your employee is no longer employed by you
- your employee reaches age 75, or their coverage under your Extended Health Care benefit plan has been terminated, whichever is earlier

Coverage under this benefit is only available for a maximum of 5 years.

## Where can I get more information?

If you need more information or rates, or if you are interested in participating in this plan, please contact your Sun Life group representative.

This brochure provides the highlights but not all the details of the Inpatient Health Plan. The complete terms, conditions, exclusions and limitations governing the coverage are found in the group insurance policy issued by Sun Life Assurance Company of Canada.

Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. GB10242-E 08-23 ms-dm

