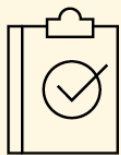


Contract Update

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We'll amend the contract provisions outlined in the table below. You may find the wording in your plan varies from that in the table. We'll take any customizations or variations into account when we amend your plan. We'll include those changes at your next contract revision. Please contact your Group Benefits representative if you have any questions.

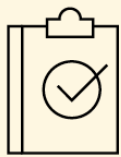
Current contract wording	New contract wording
Lumino Health Virtual Care The services offered through Lumino Health Virtual Care are provided by Dialogue. These services are not insured or administered by Sun Life. If an employee is covered for Extended Health Care coverage, the employee and the employee's covered dependents will have access to Dialogue services. Lumino Health Virtual Care offers a variety of services including access to medical professionals. Liability and responsibility of Sun Life for Dialogue services If a person obtains services, including the services of a physician or other health care professional, in connection with a referral by Dialogue or any other Dialogue 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. Sun Life will not assume any liability or responsibility for: ■ any services provided by Dialogue. ■ 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 referral by Dialogue or any other Dialogue service. Dialogue 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 Dialogue services. Sun Life cannot guarantee the availability of Dialogue services.	Sun Life Virtual Care, by Dialogue (Sun Life Virtual Care) These services, provided by Dialogue, are not insured or administered by Sun Life. If an employee is covered for Extended Health Care coverage, the employee and the employee's covered dependents will have access to Dialogue services. Sun Life Virtual Care offers a variety of services including access to medical professionals. Liability and responsibility of Sun Life for Dialogue services If a person obtains services from a physician or other health care professional (collectively, the <i>medical professional</i>), in connection with a Dialogue service, the <i>medical professional</i> will not be considered to be acting on behalf of Sun Life, but rather on behalf of the person receiving the services. Sun Life will not assume any liability or responsibility for the negligence or other wrongful acts or omissions of any <i>medical professional</i> providing services in connection with a Dialogue service. No person will have any recourse against Sun Life for any damages or costs relating to or arising from Dialogue services. <i>(If Extended Health Care is insured)</i> Termination of Dialogue services Sun Life can terminate access to Dialogue services by giving 30 days' notice to the contract holder.



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Current contract wording	New contract wording
<i>(If Extended Health Care is insured)</i> Termination of Dialogue services Sun Life can terminate access to Dialogue services by giving 15 days notice to the contract holder.	



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Lumino Health Virtual Care Products

The following services are offered through Dialogue:

- Lumino Health Virtual Care
- Stress Management and Well-Being Program

These services are not insured or administered by Sun Life.

If an employee is covered for Extended Health Care coverage, the employee and the employee's covered dependents will have access to these services.

Lumino Health Virtual Care and associated products offer a variety of services including access to medical and mental health professionals.

Liability and responsibility of Sun Life for Dialogue services

If a person obtains services, including the services of a physician or other health care professional, in connection with a referral by Dialogue or any other Dialogue 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.

Sun Life will not assume any liability or responsibility for:

- any services provided by Dialogue.
- 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 referral by Dialogue or any other Dialogue service.

Dialogue 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 Dialogue services.

Sun Life cannot guarantee the availability of Dialogue services.

(If Extended Health Care is insured)

Sun Life Virtual Solutions, by Dialogue (Sun Life Virtual Solutions)

The following services, provided by Dialogue, are not insured or administered by Sun Life:

- Sun Life Virtual Care, by Dialogue (Sun Life Virtual Care)
- Sun Life Stress Management and Well-Being, by Dialogue

If an employee is covered for Extended Health Care coverage, the employee and the employee's covered dependents will have access to these services.

Sun Life Virtual Solutions offer a variety of services including access to medical and mental health professionals.

Liability and responsibility of Sun Life for Dialogue services

If a person obtains services from a physician or other health care professional (collectively, the *medical professional*), in connection with a Dialogue service, the *medical professional* will not be considered to be acting on behalf of Sun Life, but rather on behalf of the person receiving the services.

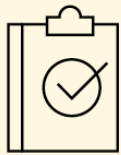
Sun Life will not assume any liability or responsibility for the negligence or other wrongful acts or omissions of any *medical professional* providing services in connection with a Dialogue service.

No person will have any recourse against Sun Life for any damages or costs relating to or arising from Dialogue services.

(If Extended Health Care is insured)

Termination of Dialogue services

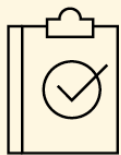
Sun Life can terminate access to Dialogue services by giving 30 days' notice to the contract holder.



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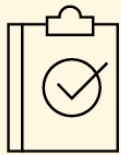
Current contract wording	New contract wording
Termination of Dialogue services Sun Life can terminate access to Dialogue services by giving 15 days notice to the contract holder.	
Sun Life Medical Second Opinion, by Dialogue Sun Life Medical Second Opinion services, provided by Dialogue, are not insured or administered by Sun Life. If the employee is covered for Extended Health Care, the employee and the employee's spouse, children, parents and parents-in-law have access to Sun Life Medical Second Opinion services. Sun Life Medical Second Opinion services are available to the employee's spouse and children even if they are not covered for Extended Health Care under this plan. 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. Exclusion of liability 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. 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. <i>(If Extended Health Care is insured)</i>	Sun Life Medical Second Opinion, by Dialogue (Sun Life Medical Second Opinion) Sun Life Medical Second Opinion services, provided by Dialogue, are not insured or administered by Sun Life. If the employee is covered for Extended Health Care, the employee and the employee's spouse, children, parents and parents-in-law have access to Sun Life Medical Second Opinion services. Sun Life Medical Second Opinion services are available to the employee's spouse and children even if they are not covered for Extended Health Care under this plan. 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. Liability and responsibility of Sun Life for Dialogue services If a person obtains services from a physician, medical specialist, medical expert or other health care professional (collectively <i>medical professional</i>), in connection with a Sun Life Medical Second Opinion service, the <i>medical professional</i> will not be considered to be acting on behalf of Sun Life, but rather on behalf of the person receiving the services. Sun Life will not assume any liability or responsibility for the negligence or other wrongful acts or omissions of any <i>medical professional</i> providing services in connection with a Dialogue service. No person will have any recourse against Sun Life for any damages or costs relating to or arising from this service. <i>(If Extended Health Care is insured)</i>



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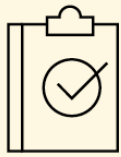
Current contract wording	New contract wording
Termination of Sun Life Medical Second Opinion Sun Life can terminate access to Sun Life Medical Second Opinion services by giving 15 days notice to the contract holder.	Termination of Sun Life Medical Second Opinion Sun Life can terminate access to Sun Life Medical Second Opinion services by giving 30 days' notice to the contract holder.



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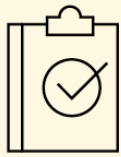
Current contract wording	New contract wording
Sun Life Medical Second Opinion, by Dialogue Sun Life Medical Second Opinion services, provided by Dialogue, are not insured or administered by Sun Life. If the employee is covered for Critical Illness, the employee and the employee's spouse, children, parents and parents-in-law have access to Sun Life Medical Second Opinion services. 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. Exclusion of liability 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. 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. Termination of Sun Life Medical Second Opinion Sun Life can terminate access to Sun Life Medical Second Opinion services by giving 15 days notice to the contract holder.	Sun Life Medical Second Opinion, by Dialogue (Sun Life Medical Second Opinion) Sun Life Medical Second Opinion services, provided by Dialogue, are not insured or administered by Sun Life. If the employee is covered Critical Illness, the employee and the employee's spouse, children, parents and parents-in-law have access to Sun Life Medical Second Opinion services. 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. Liability and responsibility of Sun Life for Dialogue services If a person obtains services from a physician, medical specialist, medical expert or other health care professional (collectively <i>medical professional</i>), in connection with a Sun Life Medical Second Opinion service, the <i>medical professional</i> will not be considered to be acting on behalf of Sun Life, but rather on behalf of the person receiving the services. Sun Life will not assume any liability or responsibility for the negligence or other wrongful acts or omissions of any <i>medical professional</i> providing services in connection with a Dialogue service. No person will have any recourse against Sun Life for any damages or costs relating to or arising from this service. Termination of Sun Life Medical Second Opinion Sun Life can terminate access to Sun Life Medical Second Opinion services by giving 30 days' notice to the contract holder.



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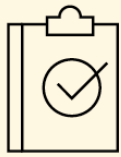
Current booklet wording	New booklet wording
Lumino Health Virtual Care The services offered through Lumino Health Virtual Care are provided by Dialogue. These services are not insured or administered by Sun Life. If you are covered for Extended Health Care coverage, you and your covered dependents will have access to Dialogue services. Lumino Health Virtual Care offers a variety of services including access to medical professionals. To learn more about the services provided by Dialogue, or to use these services, please visit https://luminovc.dialogue.co/. Liability and responsibility of Sun Life 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 Dialogue.	Sun Life Virtual Care, by Dialogue* (Sun Life Virtual Care) These services, provided by Dialogue, are not insured or administered by Sun Life. If you are covered for Extended Health Care coverage, you and your covered dependents will have access to Dialogue services. Sun Life Virtual Care offers a variety of services including access to medical professionals. To use these services, please visit www.mysunlife.ca. Liability and responsibility of Sun Life Sun Life will not be held liable for any acts or omissions of any medical professional providing services directly or indirectly in connection with Dialogue. *Dialogue is a wholly-owned subsidiary of Sun Life operating as a stand-alone entity.
Lumino Health Virtual Care Products The following services are offered through Dialogue: ■ Lumino Health Virtual Care ■ Stress Management and Well-Being Program These services are not insured or administered by Sun Life. If you are covered for Extended Health Care coverage, you and your covered dependents will have access to these services. Lumino Health Virtual Care and associated products offer a variety of services including access to medical and mental health professionals. To learn more about the services provided by Dialogue, or to use these services, please visit https://luminovc.dialogue.co/. Liability and responsibility of Sun Life 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 Dialogue.	Sun Life Virtual Solutions, by Dialogue* The following services are not insured or administered by Sun Life: ■ Sun Life Virtual Care, by Dialogue (Sun Life Virtual Care) ■ Sun Life Stress Management and Well-Being, by Dialogue If you are covered for Extended Health Care coverage, you and your covered dependents will have access to these services. Sun Life Virtual Solutions offer a variety of services including access to medical and mental health professionals. To use these services, please visit www.mysunlife.ca. Liability and responsibility of Sun Life Sun Life will not be held liable for any acts or omissions of any medical or mental health professional providing services directly or indirectly in connection with Dialogue. *Dialogue is a wholly-owned subsidiary of Sun Life operating as a stand-alone entity.



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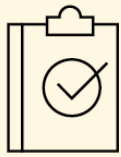
Current booklet wording	New booklet wording
Sun Life Medical Second Opinion, by Dialogue* Sun Life Medical Second Opinion services, provided by Dialogue, are not insured or administered by Sun Life. If you, as an employee, are covered for Extended Health Care, you, your spouse, your children, your parents and your parents-in-law have access to Sun Life Medical Second Opinion services. Sun Life Medical Second Opinion services are available to your spouse and children even if they are not covered for Extended Health Care under this plan. 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. To learn more, please visit https://luminovc.dialogue.co, or call Dialogue at 1-833-286-5614. Exclusion of liability Sun Life and Dialogue will not be held liable for any acts or omissions of any person or organization providing services directly or indirectly in connection with Sun Life Medical Second Opinion services. *Dialogue is a wholly-owned subsidiary of Sun Life operating as a stand-alone entity.	Sun Life Medical Second Opinion, by Dialogue* (Sun Life Medical Second Opinion) Sun Life Medical Second Opinion services, provided by Dialogue, are not insured or administered by Sun Life. If you, as an employee, are covered for Extended Health Care, you, your spouse, your children, your parents and your parents-in-law have access to Sun Life Medical Second Opinion services. Sun Life Medical Second Opinion services are available to your spouse and children even if they are not covered for Extended Health Care under this plan. 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. To use these services, please visit www.mysunlife.ca, or call Dialogue at 1-833-286-5614. Liability and responsibility of Sun Life Sun Life and Dialogue will not be held liable for any acts or omissions of any person or organization providing services directly or indirectly in connection with Dialogue. *Dialogue is a wholly-owned subsidiary of Sun Life operating as a stand-alone entity.



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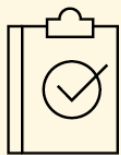
Current booklet wording	New booklet wording
Sun Life Medical Second Opinion, by Dialogue* Sun Life Medical Second Opinion services, provided by Dialogue, are not insured or administered by Sun Life. If you are covered for Critical Illness, you, your spouse, your children, your parents and your parents-in-law have access to Sun Life Medical Second Opinion services. 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. Exclusion of liability Sun Life and Dialogue will not be held liable for any acts or omissions of any person or organization providing services directly or indirectly in connection with Sun Life Medical Second Opinion services. *Dialogue is a wholly-owned subsidiary of Sun Life operating as a stand-alone entity.	Sun Life Medical Second Opinion, by Dialogue* (Sun Life Medical Second Opinion) Sun Life Medical Second Opinion services, provided by Dialogue, are not insured or administered by Sun Life. If you 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. 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 use these services, please visit www.mysunlife.ca, or call Dialogue at 1-833-286-5614. Liability and responsibility of Sun Life Sun Life and Dialogue will not be held liable for any acts or omissions of any person or organization providing services directly or indirectly in connection with Dialogue. *Dialogue is a wholly-owned subsidiary of Sun Life operating as a stand-alone entity.



Contract Update

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Current booklet wording	New booklet wording
Lumino Health Virtual Care Employee Assistance Program, powered by Dialogue General description of the program The services listed below are offered through Dialogue. These services are not insured or administered by Sun Life. In this section, <i>you</i> means the employee and all dependents as defined under the group plan. Your Employee Assistance Program (EAP) is a confidential and voluntary support service that can help you with. ■ Family and Relationships ■ Mental Health ■ Child and Elder Care ■ Work and Career ■ Manager consultation ■ Legal services* ■ Financial services** ■ Assistance during time of crisis ■ Internet-based cognitive behavioural therapy (iCBT) *Does not include legal services related to immigration law or employment law, or legal advice or representation **Does not include financial product sales or direct investment advice, accounting and/or tax preparation, legal or notarial questions, or insurance (limited) When you access Lumino Health Virtual Care EAP, your needs will be assessed and a personal support plan will be designed for you. Your EAP includes: ■ Up to four sessions per issue with subject matter experts (via chat or video consult) ■ Unlimited access to online tools and resources available through Lumino Health Virtual Care, powered by Dialogue	Sun Life Employee Assistance Program, by Dialogue* (Sun Life EAP) General description of the program The services listed below, provided by Dialogue, are not insured or administered by Sun Life. In this section, <i>you</i> means the employee and all dependents as defined under the group plan. Your Employee Assistance Program (EAP) provides confidential services to support: mental health and overall well-being. These services and tools help with a variety of personal or work-related issues. These include ■ Access to professionals for short-term counselling and coaching (sessions and scope of services** may be limited). ■ Cognitive therapy. ■ Referrals to professionals, as needed. ■ Online tools and resources. To use these services, please visit www.mysunlife.ca and get assistance with issues that include: ■ Family matters (such as finding childcare and eldercare). ■ Workplace issues (such as conflicts or stress at work). ■ Relationship issues (such as separation or divorce). ■ Legal and financial matters (such as managing debt or budgeting).*** Liability and responsibility of Sun Life Sun Life will not be held liable for any acts or omissions of any professional providing services directly or indirectly in connection with Dialogue. *Dialogue is a wholly-owned subsidiary of Sun Life operating as a stand-alone entity. ** Dialogue determines the areas of practices and the range of issues that professionals may address under this program.



Contract Update

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Current booklet wording	New booklet wording
Lumino Health Virtual Care EAP offers a variety of services including access to mental health professionals. To learn more about the services provided by Dialogue, or to use these services, please visit https://luminovc.dialogue.co/ Confidential service Your EAP is completely confidential. Your employer will not be advised that you have used the service unless you choose to tell them. Cost There is no cost to use EAP and no claims to submit. Liability and responsibility of Sun Life 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 Dialogue.	*** EAP services do not help with immigration or employment law, investments, accounting, taxes and other matters as determined by Dialogue.