

COVERAGE FOR surrogate fertility expenses

We're excited to provide you with a new benefit—medical fertility expense coverage for family surrogates. This benefit supports expanded methods for family building.

Surrogacy is an arrangement in which a female person agrees to carry a baby for another person or people. These arrangements are growing in popularity in Canada for several reasons. Many people need a surrogate's help when having children later in life or as a single parent. There is also a greater diversity of people choosing to start a family, such as same-sex couples. And there are many other situations where a person may need or prefer a surrogate arrangement.

You're not allowed by law to pay surrogates a fee for their services in Canada. But in most cases, you'll be able to reimburse surrogates for reasonable out-of-pocket expenses related to the surrogacy process. These include fertility-related medical expenses, such as testing and procedures.



Introducing the Surrogacy benefit

Our Surrogacy benefit provides you with coverage for eligible fertility treatment expenses incurred by a surrogate on your behalf. Approved expenses are repaid directly to you. Here's how to apply:

- **Contact your Benefits Administrator.** They'll provide you with a Surrogacy benefit enrolment form.
- **Complete and return the form to enrol.** Return the completed Surrogacy benefit form to your Benefits Administrator, who will forward it to Sun Life. We'll add you to the Surrogacy benefit, which is separate from your regular extended health care (EHC) plan. Provided your surrogate isn't an eligible dependent on your plan, she doesn't need to apply for coverage under her own plan.
- **Submit your claims.** Once your surrogate incurs expenses, send us the personalized receipts, along with a completed Surrogacy benefit claim form. We accept claims digitally using the **my Sun Life mobile app** or **mysunlife.ca**. Just use the "Submit documents" feature. Enter "SBCLAIMFORM" when asked for the document or claim number. You can also send claims by mail 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

This will generally be a taxable benefit. Please confirm with your Benefits Administrator whether your employer will include this as a taxable benefit.

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



Life's brighter under the sun



Expenses eligible for coverage

You can find the maximums, limitations and exclusions that apply to fertility treatment coverage in your plan member booklet. Those same maximums, limitations and exclusions apply to this benefit. Eligible expenses include:

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 prenatal 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
- 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)

Fertility drugs

- If fertility drugs are covered under EHC then they are also eligible through this benefit if incurred by the surrogate.



Questions?

Please call Sun Life at 1-800-361-6212,
Monday to Friday, 8 a.m. to 8 p.m. ET.



Life's brighter under the sun