

FREQUENTLY ASKED QUESTIONS (FAQ)



COVID-19 vaccines and your group benefits plan coverage

We know you may have questions about whether getting the vaccine affects your group benefits coverage. These FAQs cover key questions and concerns that we've received from plan members. Rest assured that getting vaccinated won't impact your group benefits coverage.

1. Are COVID-19 vaccines covered under my group benefits plan? And am I covered for vaccine costs if I get the vaccine out-of-country?

There is no cost to the COVID-19 vaccines being administered in Canada. The vaccines are free, so they can't be submitted as an expense under your group benefits plan. Your extended health care plan doesn't cover COVID-19 vaccine costs for vaccines purchased outside of Canada. However, these expenses may be eligible through your Health Spending Account if prescribed by a medical practitioner (either a doctor, nurse practitioner or dentist).

2. I'm on my employer's Inpatient Health Plan. I don't have provincial health coverage and many of the provincial COVID-19 vaccination websites still ask for health card information to book. Will it cover the vaccine cost?

You don't need a health card or your Inpatient Health Plan to get a vaccine. If you don't have a provincial health card, you're still eligible for the vaccine. The vaccine is available for free from the government to everyone who lives in Canada. [The Government of Canada website](#) has information on vaccine eligibility, and how to book a vaccine in your province.

3. Will getting a COVID-19 vaccine affect my life insurance coverage? What if someone dies as a result of a side effect of the vaccine?

Getting a COVID-19 vaccine has no effect on your life insurance coverage. The same is true if you don't get immunized -- there's no effect on coverage. If a plan member passes away as a result of a vaccine, we'll pay that claim (assuming that it's otherwise eligible).

4. Will receiving the vaccine affect my disability coverage or cause a claim to be denied?

Getting the vaccine won't affect your coverage. There are also no changes to your coverage if you choose not to get the vaccine. We assess claims due to an adverse reaction to the COVID-19 vaccine like any other claim. If you experience an adverse reaction that prevents you from performing the essential duties of your occupation for longer than your plan's waiting period, you would be eligible to submit a disability claim.

For more information on COVID-19 vaccines, please visit [Lumino Health](#) or the [Government of Canada](#)

If you have any questions about the vaccines and your group benefits plan, please call us. You can reach us at 1-800-361-6212 Monday-Friday: 8 a.m. to 8 p.m. ET.

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

