

SunAdvantage™ Benefits Summary Guide

Group benefits for businesses with 3 to 49 employees

Life's brighter under the sun

Sun Life Financial

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At Sun Life we believe in the rewards of employee health

By listening, understanding and by partnering with you, we can deliver more than just a group benefits plan. Together we can deliver innovative benefits solutions for today and tomorrow, that will:

- Help manage your plan costs
- Have your employees appreciate your investment
- And make your job easier

SunAdvantage is your solution to help them reap the rewards of a healthier workforce – happier, more engaged and productive employees and higher rates of attraction, loyalty and retention.

Helping manage your plan costs

Together, we'll help manage your plan costs with relevant products and services that maximize your return on investment through our product solutions such as:

- Disability management solutions guided by a 'work is healthy' philosophy that deliver better than industry average return-to-work and duration results.
- Pharmaceutical benefit solutions that help manage increasing costs and work towards long-term sustainability, which benefit both your and your employees needs.

These along with health spending accounts, critical illness insurance and health and dental plans help maximize the value of every dollar you spend on your Sun Life group benefits plan.

Making your job easier

We understand as a business owner, time is precious. That's why SunAdvantage is easy to set-up and administer, so you're able to focus your time on growing your business. Here are just some of the ways we help make your job easier:

- Our Regional Sales Team are where they need to be– close to you!
- With a step-by-step admistration kit and our specialized SunAdvantage Team, installing a new plan is efficient and worry-free. And your employees will receive a 'my coverage' guide that is customized to your plan.
- For ongoing help, a SunAdvantage Customer Service Administrator will be there to help in any way they can.
- Our Plan Sponsor Services website makes ongoing benefits administration a breeze. Plus by taking advantage of our electronic funds transfer feature, you can make the premium billing process virtually automatic.

At Sun Life, we appreciate your business and the trust you have placed with us. So let's work together to help you and your employees achieve the rewards of a healthy workforce.



For small businesses, time is money

That's why we've designed an affordable and flexible group benefits solution to suit your unique business needs.

SunAdvantage standard coverage includes Life, Dependent Life and Accidental Death and Dismemberment (AD&D) Insurance. In addition, SunAdvantage offers you the ability to customize your plan, with options including Extended Health Care, Dental Care, Short-Term Disability, Long-Term Disability, Critical Illness Insurance, Health Spending Accounts, Employee Assistance Programs as well as Optional Life and AD&D.

SunAdvantage offers...	
Affordable flexibility	Flexible plan design options to meet your employee needs and fit your budget
Easy administration	From day one with services such as our Plan Sponsor Administration Kit, easy to use plan sponsor website and toll free access to your own dedicated Client Service Administrator
Responsiveness	Quick and accurate claims payment, including a simple online benefits claiming experience that will have payment in your employees' bank account within 24 to 48 hours.
Clear communications	Our plain language **my coverage guide** will help your employees make the most of their benefits plan from day one.
Wide range of services	Sun Life Financial also offers individual wealth and insurance products designed to give you and your employees long term financial and health peace of mind.



Small business benefits to meet your needs

Characteristics of a qualified customer

SunAdvantage is designed to meet the needs of customers with the following characteristics:

Continuance	In business for more than one year
Stability	A stable financial history
Cost sharing	Able to cover 50% of the plan cost. (In Quebec, the minimum is 25%)
Location	Non-residential business
Turnover	A moderate rate of employee turnover
Age distribution	A good employee age demographic
Minimum participation	A minimum participation of three employees ready to participate in each benefit.
Participation rate	An eligible employee participation rate of 75% or more. (In Quebec, the minimum is 100%)
Income	Salary levels should be sufficient to allow employees to participate in the plan. In addition, commissions and bonuses should be a small percentage of an employee's total earnings
Ratios	Less than 50% of employees are related to each other and living in the same household to qualify for disability coverage



SunAdvantage Life Insurance

(A required benefit)

The Life Insurance benefit provides basic financial protection to a plan member's beneficiary if the member dies. The plan provides Life coverage in multiples of the member's salary, or as a flat amount. The plan allows a company to identify up to three classes of members with different life schedules.

Minimum Amount	$25,000	
Maximum Amount	Up to $500,000	
Earnings Multiples	1, 2, 3, 4 or 5 times salary	
Flat Amounts	Up to $300,000 (earnings restrictions apply)	
Reduction	50% at age 65	
Termination	Age 70	
Non-Evidence Maximums	3 - 4 lives 5 - 9 lives 10 - 14 lives 15 - 24 lives 25 - 34 lives 35 - 49 lives	$50,000 $100,000 $125,000 $150,000 $175,000 $200,000
Premium Waiver	Included in the event of total disability	
Conversion	Various options are included	
Optional Life	Available in addition to Basic Life and Dependent Life for qualifying groups	



SunAdvantage Dependent Life

(A required benefit under 20 members)

Dependent Life Insurance assists in providing financial protection for a plan member in the event of a spouse or child's death. This benefit is provided as a flat amount.

Spouse Amount	Units of $5,000 up to $20,000
Child Amount	1/2 of spouse amount
Child Coverage Status	From birth
Premium Waiver	Included in the event of total disability
Conversion	Various options are included

SunAdvantage Accidental Death and Dismemberment (AD&D)

(A required benefit)

Accidental Death and Dismemberment provides an additional benefit if a plan member dies, loses the use of a limb, is paralyzed or loses hearing, speech or sight as the result of an accident.

The AD&D coverage will match the Life schedule.

Optional AD&D coverage is available in conjunction with Optional Life for qualifying groups.

Additional benefits:

Up to $10,000	Repatriation
Up to $10,000	Rehabilitation
Up to $5,000	Spouse Occupational Training
Up to $5,000 annually for up to 4 years	Child Support
Up to $5,000	Family Transportation
Premium Waiver	Included in the event of total disability
Conversion	Various options are included



SunAdvantage Short-Term Disability (STD)

(An optional benefit)

Short-Term Disability insurance provides replacement of lost income if a plan member is temporarily unable to work because of total disability. The plan covers injuries and illnesses not related to work until the time when a member is able to return to work, or until Long-Term Disability benefits start. STD may provide coverage for rehabilitation to ensure members fully recover and return to a productive and self-sufficient lifestyle.

Waiting Periods	Accident: 0 to 14 calendar days Sickness: 3, 7 or 14 calendar days
Duration of Benefits	13, 15, 17 or 26 weeks
Benefits Formula	Taxable & Non-Taxable: 50%, 55%, 60%, 66.7% or 67% Taxable: 70%, 75% or 80%
Payment Frequency	Weekly
1st Day Hospital (option)	Available on a 3 & 7 day waiting period
Maximum	Up to $1,300 per week
Definition of Total Disability	Own occupation



SunAdvantage Long-Term Disability (LTD)

(An optional benefit)

Long-Term Disability insurance can provide financial assistance if a plan member cannot work for an extended period of time because of total disability. It supplements disability benefits available from government programs.

LTD may provide coverage for rehabilitation to ensure members fully recover and return to a productive and self-sufficient lifestyle.

Waiting Periods	90, 105, 120 or 180 calendar days
Duration of Benefits	Age 65 and 2, 5 or 10 years
Offsets	Primary
Own Occupation Definition	1 or 2 years (3 years available on selected risks)
Benefit Formulas	Taxable & Non-Taxable: 50%, 55%, 60%, 66.7% or 67% Taxable: 70%, 75% or 80% Graded benefit formulas available upon request
Maximum	Up to $10,000 per month
Non-Evidence Maximums	2,500
Survivor Benefits (Option)	3 or 6 months
All Source Cap	85% (Taxable & Non-Taxable)
Cost of Living (Option)	1%, 2%, 3%, 4% or 5%
Premium Waiver	Included in the event of total disability



SunAdvantage Extended Health Care

(An optional benefit; mandatory in Quebec)

Extended Health Care helps plan members and their dependents pay for necessary medical expenses that are not covered by their provincial plans. There is a choice of annual deductible amounts that members pay, as well as a choice of reimbursement levels.

** Note: For Quebec insureds, RAMQ minimum plan design requirements may limit or preclude some selections.*

Deductibles*	
• Single	$0, $25, $50, or $100
• Family	$0, $25, $50, $100 or $200
• Single parent or Couples	$0, $25, $50, $100 or $200
(upon request) $0 deductible applies to hospital, travel and vision fees	
Drugs*	
• Reimbursement Plans, Pay-Direct and Deferred Drug Card Plans	Prescription by law or prescribed. Also available are provincial formularies, generic or brand name plans
• Per-prescription Deductibles	$0 to $10
• Per-prescription Dispensing Fee Caps (Pay-Direct Drug Card Plans)	$0, $5 to $10
• Coinsurance	50% to 100%
Other Health Care Coverage	
Hospital	
• Room and Board	Semi-private or private
• Coinsurance	50% to 100%
Paramedical (1)	
• Maximum	$200 to $750
• Coinsurance	50% to 100%
Vision (Option)	
• Maximum	$75 to $300
• Coinsurance	100%
Other Medical Services and Equipment (2)	Included
• Coinsurance	50% to 100%
Out-of-Province Emergency	60 days ($3,000,000 maximum)

(1) **Professional health services** (up to an annual amount) covers certain licensed paramedical specialists, such as acupuncturists, audiologists, chiropractors, dieticians, naturopaths, occupational therapists, physiotherapists, podiatrists, psychologists/social workers, speech therapists and massage therapists. (A doctor's referral is recommended on massage therapists.)

(2) **Medical services and equipment** includes private duty nursing, ambulances, laboratory tests, artificial limbs, hearing aids.

Faster. Easier. More connected.

We help your employees appreciate your investment in their group benefits plan.

Your employees will appreciate the convenience of the *My Sun Life* mobile app that let's them submit their EHC claim anytime, anywhere, and have a deposit in their bank account within 48 hours.



Emergency Travel Assistance

(A supplement to the Extended Health Care benefit)

Medi-Passport our Emergency Travel Assistance benefit, is provided by Europ Assistance USA, Inc.

In the case of a medical emergency while an insured member is traveling outside their home province, Medi-Passport will supplement the emergency portion of Extended Health Care coverage.

Services are covered if obtained within 60 days of the member leaving the province where they live.

Faster. Easier. More connected.

In addition to our best-in-class Plan Member website, your employees will appreciate the convenience of the *My Sun Life* mobile app that let's them view details of their travel medical card right from their mobile device.

Help is only a phone call away

World-wide access to a fully staffed coordination centre is available 24 hours a day.

For:	
On the spot medical assistance	Assistance with locating and obtaining appropriate medical care, including advance of funds to secure care, when needed
Transportation home or to a different medical facility	Determined by medical condition and available needed services
Meals and accommodation expenses if a return trip is delayed due to a medical emergency	$150 per day maximum per person up to 5 days
Travel expenses home if stranded by medical emergency, for a member or unattended child	Cost of transportation minus any redeemable portion of the original ticket
Travel expenses of a family member to visit the bedside of a hospitalized insured	Limit of one round trip economy class ticket, if the member is hospitalized more than 7 consecutive days. Meals and accommodations for the visiting family member are covered to a maximum of $150 per day
Repatriation of a deceased insured member	$5,000 per return
Vehicle return	Up to $500
Lost luggage or documents	Assistance with contacting authorities
Coordination of coverage	Assistance with coordination of coverage under all the insured member's plans

Medi-Passport coverage is subject to any maximums applicable to the emergency portion of the Extended Heath Care benefit. Services will not be provided during any trip taken for the purpose of seeking medical attention.



SunAdvantage Dental Care

(An optional benefit)

In keeping with SunAdvantage's philosophy of flexibility, you can choose from various levels of dental care.

Build on our most popular plan to meet all your needs.

Faster. Easier. More connected.

In addition to our best-in-class Plan Member website, your employees will appreciate the convenience of the *My Sun Life* mobile app that let's them submit their dental claim anytime, anywhere, and have a deposit in their bank account within 48 hours.

Available Plan Features include:	
Recall Frequencies	Choose from 5, 6, 9 or 12 months
Basic/Preventive*	Included
Major (Option) **Dependent Orthodontics (Option)** **Adult Orthodontics (Option)**	5 insured minimum required 10 insured minimum required 20 insured minimum required
Deductibles	Single : $0, $25, $50 or $100 Family: $0, $25, $50, $100 or $200 Single parent or Couples (upon request): $0, $25, $50, $100 or $200
Co-insurance	Basic/preventive: 50% to 100% Major: 50% to 80% Orthodontics: 50% or 60%
Maximums (highest)	Basic/preventive: $2,500 (Unlimited for qualifying groups) Major: $2,500 Combined: $3,000 Orthodontic: $2,500 per lifetime
Fee Guide Year	Current year and fixed fee guide options
Fee Guide Practitioners	General or specialist
Benefit year equals	Policy or calendar year

Consider different procedures to create the right balance between cost and benefits.

Features:	Our most common plan:	Enhancements:
White fillings	Front teeth only	Front & back teeth
Bitewing x-ray frequency	Every 12 months	Every 6 months
Scaling/Root Planing	10 units	15 units
Fluoride	Children under 10 only	Adults & Children

*** Basic/Preventative plan features include:**

- Preventive and diagnostic treatment, such as examinations, cleanings, x-rays
- Basic coverage, including fillings, extractions, root canals

Optional major coverage for dentures, crowns and bridges as well as orthodontic braces, are available.

Options and coverage will vary, depending on the number of members enrolled in the plan.



SunAdvantage Health Spending Account

(An optional benefit)

Why an HSA

Health Spending Accounts are an easy way for plan sponsors to supplement the products and services their group benefits plan covers. They can enhance the flexibility of the group health and dental benefits at a cost that is both predictable and manageable.

How it works

Once each year, plan sponsors contribute credits to their plan members' HSA. Plan members then use these credits to pay for a variety of health and dental expenses. Any credits remaining in members' accounts at the end of a benefit year are automatically carried forward to the following benefit year. Plan members have until the end of the second benefit year to use these credits, or they'll lose them.

In Quebec, Health Spending Accounts are considered a taxable benefit for provincial income tax purposes.

Benefits, enhanced

Funded by plan sponsors and administered by us, a Sun Life Financial Health Spending Account allows plan members to submit claims for eligible expenses, such as:

- Deductibles and co-insurance amounts
- Expenses over any plan maximums that may be in place
- Health and dental expenses a group benefits plan may not cover, for example, orthodontics, laser eye surgery and physician fees

Expenses that qualify as a medical expense under the federal Income Tax Act qualify for payment from an HSA.

Plan design and administration

Participation	• A minimum of 15 active employees must participate in the HSA
Administration	• Both health and dental benefits must be in place to establish an HSA • The benefit plan year is 12 months and must align with other health and dental benefits • Members have 90 days from the end of the benefit year to submit HSA claims • All benefits must align to a 90-day proof-of-claim period
Enrolment	• Employees can enrol in the HSA plan even if they waive health or dental coverage
Credit allocation	• Credits are allocated once a year at the beginning of the benefit year • The minimum annual credit allocation is $300 per employee • The same number of credits must be allocated to all employees
Billing	• Invoices are mailed once a month • Invoices are not combined with the premium statement for insured benefits



Employee Assistance Program

(An optional benefit)

Our medical and dental benefits provide access to *treatment*, but that's just part of the equation.

We also want to focus on *prevention* so we can help you avoid costs before they start. One way we're doing that is by targeting the personal, social and stress-related issues that can often lead to illness and absence. That's where our Employee Assistance Program (EAP) comes in.

Offered through our strategic partnership with Shepell·fgi, our full spectrum EAP is best-in-class.

The Shepell·fgi Advantage

For Plan Members:
Whether it's a question, a concern or a crisis, our EAP services help provide the sound advice and solid support employees need – when they need it.

24/7 Clinical Call Centre with online appointment booking and on-the-spot crisis counselling.

Mainstream counselling for personal, family and work-related issues, plus counselling for addictions.

Three modes of service Fact-to-face, telephone and web-based services.

Extensive, multidisciplinary network of professional counsellors means optimal client-to-counsellor matching and better clinical outcomes.

Child and elder care information, resources and referrals.

WorkLife Information and consultation for individuals on day-to-day challenges.

Technology innovations WS E-Counselling® and ws empowernet® increase EAP's impact and appeal to those who are looking for Internet-based services.

For Plan Sponsors:
Our EAP is also an employer assistance program, offering the services and support you and your managers need to cope with employees in distress.

Organizational assessment can help support your HR strategies and decision-making.

Proactive program management offer research-based organizational needs assessment, customized program design and promotion, communication materials, orientation, management training, and reporting and trend analysis.

Expertise and resources to help your organization address issues such as transition, stress, trauma, addictions or workplace violence.

Comprehensive care, with a focus on prevention.

Critical Incident Services Specially-qualified trauma counsellors.

Knowledge-sharing on today's top issues.

Canada's leading EAP provider for over 25 years, Shepell·fgi sets the standard for best practices in the field. Shepell·fgi has expertise in delivering prevention-focused employee and employer assistance plans that are designed to be an integrated component in the employer's group benefits program.

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Group Critical Illness Insurance (CII)

(An optional benefit)

Why Critical Illness Insurance?

Critical Illness Insurance (CII) is not intended to replace other benefits - it is designed to complement them. Offering CII as part of a benefits plan can help employees protect themselves and their families if they should face serious illness. They will be better able to access the medical treatment they need, and focus on their recovery without worrying about the financial burden.

The choice is yours

Our Critical Illness insurance plans are designed to let employers choose what's best. We offer three levels of protection, from a basic plan (A) that covers the three most common critical conditions, an enhanced plan (B) that covers 11 conditions, and a comprehensive plan (C) that covers 19 conditions.

Conversion

Provided employees have not terminated their Critical Illness insurance voluntarily, the conversion privilege allows them to continue their coverage when the group Critical Illness insurance benefit terminates, e.g. when they change employment.

Covered conditions	A	B	C
1. Heart attack	✓	✓	✓
2. Stroke	✓	✓	✓
3. Cancer	✓	✓	✓
4. Loss of independent existence		✓	✓
5. Kidney failure		✓	✓
6. Coronary artery bypass surgery		✓	✓
7. Major organ transplant		✓	✓
8. Multiple sclerosis		✓	✓
9. Paralysis		✓	✓
10. Blindness		✓	✓
11. Deafness		✓	✓
12. Loss of speech			✓
13. Coma			✓
14. Benign brain tumour			✓
15. Major burns			✓
16. Major organ failure (requiring transplant)			✓
17. Aorta surgery			✓
18. Alzheimer's disease			✓
19. Parkinson's disease			✓

Participation requirements	
Size of group	Plan options available
3 to 24 employees	Mandatory participation by all employees
25 to 49 employees	Mandatory participation by all employees PLUS voluntary top-up*

Maximum coverage without evidence of insurability (Mandatory Plan)	
Size of group	Coverage per insured
3 to 24 employees	$25,000
25 to 49 employees	up to $50,000

** Proof of good health is required for voluntary coverage. Voluntary and mandatory combined maximum of $100,000.*



Cost Plus benefit coverage
(An optional benefit)

Group benefit plans provided by Sun Life Financial include coverage for most medical and dental services available. Reimbursement for these services is generally subject to some level of coinsurance and/or deductible, and there may be a maximum amount paid for certain services. In addition, there may be some expenses that are not covered under a group plan.

Often, employers provide a "cost plus" arrangement that extends coverage beyond the base group benefits plan for designated classes of employees and their eligible dependents. These benefits can be reimbursed on a "cost plus" basis if such expenses qualify as an Eligible Medical Expense under the Federal Income Tax Act.

The process is simple. First, the employer identifies any classes of employees who are eligible for the "cost plus" arrangement. Eligible employees accumulate their claim expenses and provide them to their benefits administrator a few times a year. The benefits administrator completes the "cost plus" form and sends it and the original receipts to their designated Sun Life claims office along with the claim amount, administration fees and applicable taxes. A claim payment is forwarded to the employee in the same manner as any other regular claim payments.

The costs incurred by the employer for these claims may be eligible as a deduction against income on the financial statements of the employer. Please consult your tax advisor to see whether a "cost plus" arrangement is right for your business.



Requesting quotations

When submitting your request for quotation, there is a minimum amount of information that you must provide so that we can properly evaluate the risk and prepare a competitive quote:

- Name, location and type of business
- Sex, age, earnings, occupation and dependent status for each member
- Benefit specifications (plan design)
- Name of present carrier and benefits offered (if any)

Any additional information you can provide will be helpful, e.g. rate history and claims experience if applicable; any medical risk, such as presently disabled members, or any members involved in hazardous activities.

Other products and services available from Sun Life Financial

Individual Products & Services	
My CHOICE plans	My Life CHOICES
	My Health CHOICES
Individual Insurance	Universal Life
	Permanent Life Insurance
	Term Life Insurance
Health Insurance	Critical Illness Insurance
	Long-Term Care Insurance
	Health Coverage Choice
	Personal health insurance
	Disability insurance
Other Products & Services	Estate and Financial Planning Services
Group Retirement Services	SunAdvantage **my savings**
Investments	Mutual Funds
	Segregated Funds
	Payout Annuities
	Flexible Income Plans
	Guaranteed Interest Savings products
	Tax Free Savings Account
	Registered Education Savings Plans
	Life Income Funds

Always check with a licensed advisor

The information described on the preceding pages is an illustration of benefits available. The number of employees participating as well as other factors could affect the availability of the benefits described. Please check with your licensed advisor to ensure that your needs are satisfied.

We would like to tell you more

SunAdvantage™ sales offices

British Columbia

Vancouver	604-895-5400
	1-800-561-7788

Alberta

Calgary	403-266-8959
	1-877-266-3563
Edmonton	780-429-9015
	1-800-282-6902

Saskatchewan

Regina	306-522-4022
	1-877-312-2594

Manitoba

Winnipeg	204-942-6501
	1-800-747-4551

Ontario

Waterloo	519-888-2690
	1-866-246-4159
Toronto	416-408-8116
	1-800-816-6661
Ottawa	613-560-7842
	1-800-881-4912

Quebec

Montreal	1-888-851-3888
Quebec	418-623-1300
	1-866-205-6611

Atlantic

Halifax	902-422-1621
	1-800-565-6977
	(Atlantic calls only)

Northwest Territories

Edmonton	780-429-9015
	1-800-282-6902

www.sunlife.ca/smallbusiness

About Sun Life Financial

A market leader in group benefits, Sun Life Financial serves more than 1 in 6 Canadians, in over 12,000 corporate, association, affinity and creditor groups across Canada.

Our core values – integrity, service excellence, customer focus and building value – are at the heart of who we are and how we do business.

Sun Life Financial and its partners have operations in 22 key markets worldwide including Canada, the United States, the United Kingdom, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda.

SunAdvantage is a trademark of Sun Life Assurance Company of Canada,
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Printed in Canada
GRP1741-E 11-11 ka-rn

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