

# Welcome to Sun Life





# WELCOME to your group benefits plan

Our goal is to help you take full advantage of what your workplace coverage from **IMAX** has to offer. We'll provide you with the information you need to make the benefits choices that fit you. This guide outlines how to access the services, options and support that you get with your new plan.





#### WE'RE HERE FOR YOU!

As part of your plan, we're here to help you with all of your benefits plan needs. Contact us if you have questions about your plan, including enrolment, updating a beneficiary, or adding coverage to reflect a change in your life. Details that we can help you manage include:

- Your current coverage
- Coverage questions
- Signing up for direct deposit
- Adding optional benefits
- Updating overage student status
- Updating your beneficiary
- Amending benefits due to a life event like a change in your marital status or the birth of a child





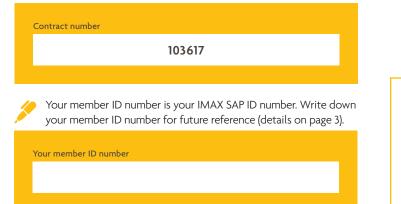
#### **INSIDE THIS GUIDE**

- Learn how to get started with registration.
- Find a checklist that outlines the important things that you need to do.
- Check out the tips and information about how to maximize your coverage and services from Sun Life.
- Find two double-sided cards on the back cover one side with your drug card and the other side for travel coverage. The reference numbers on the drug side apply to your travel coverage benefits too!

Note: The start date for coverage is subject to any relevant waiting periods that may apply under your plan. For details, see your benefits booklet.

#### YOUR ACCOUNT INFORMATION

Here's your contract number. You'll need this for registration (details on page 3) and any time you call us.





You can enjoy easy, one-stop access to information and administration of your group benefits – online or on the phone – with Sun Life. You can contact us if you have any

questions. Call us at **1-866-881-0583** or sign in to your account at **mysunlife.ca** to view your coverage.





#### **REGISTRATION IS EASY!**

Follow these steps to register for secure online access to your Sun Life account.

- 1. Go to **mysunlife.ca** and select **Register** under the "Sign-in" button.
- 2. Enter your first name, last name, and email address.
- 3. Create your password.
- 4. Select a verification question and answer so we can verify your identity if you forget your password. Choose a question and answer that you'll remember.
- 5. Enter your date of birth and postal code.
  - If we have an email address on file from your employer, we'll email you a temporary registration code which will be available for 48 hours. When it arrives, enter the registration code to complete your registration.
  - If we don't have an email address on file, a temporary registration code will be mailed to you. Once you receive the code in the mail, you can complete the registration process by logging in to **mysunlife.ca** using the email address and password you originally selected.

If you have any problems completing the registration process, please call us at **1-866-881-0583** and we'll be happy to help.

#### **ALREADY A SUN LIFE PLAN MEMBER?**

If you've been a Sun Life member with a previous employer, or have your own personal Sun Life account, you can use your existing access ID and password. Forgot your access ID or password? Select the I forgot my Sign-in ID or I forgot my password link at mysunlife.ca or call 1-866-881-0583.

If you have any questions, just contact us!

### Your checklist

- Register for your access ID and password at **mysunlife.ca**
- Learn more about your group benefits plan. Go to **mysunlife.ca**
- Tell your dentist and pharmacist (if applicable) that you are now covered with Sun Life and give them your new contract number.

Nominate a Beneficiary.

- Print your Pay-Direct Drug card. A plastic drug card with your name will be sent to you at home.
- Download the mobile app.

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#### Here are some tips that can help you make the most of your group benefits.

#### COORDINATE BENEFITS WITH YOUR SPOUSE

If you have a spouse who also has a benefits plan with family coverage, you may be able to claim benefits under both plans. Coordination of benefits (COB) allows you to claim under both plans for up to a combined maximum of 100% of the eligible (reasonable and customary) amount of the coverage expense. To find out how to do this on **mysunlife.ca**, go to the Benefits section, click on **Benefits centre**, then follow the **Coordination** of benefits link on the right side of the Quick view page. When claiming for a child, remember that under the COB rules the first payer is generally the parent with the earlier birth date in the calendar year.

#### **BENEFICIARIES**

It is recommended that you nominate a beneficiary to ensure that in the event of a life claim, payment can be made promptly and according to your wishes. Nominate a beneficiary when you complete your enrolment. You can update your beneficiary at any time.

#### UPDATE YOUR RECORDS

Make sure your information is kept up-to-date by informing Sun Life of any changes to your dependents, contact details, beneficiary or an applicable Life Event.

A Life Event is a change in your personal situation that provides you with an opportunity to reconsider your benefit coverage. You have 31 days from the date of the event to advise Sun Life to make any changes to your benefit plan.

The following items may qualify as a Life Event:

- Marriage
- Common law relationship attaining 12-month co-habitation period
- Divorce or legal separation
- Birth/adoption of a child
- Death of a dependent (spouse or child)
- Gain or loss of spouse's coverage

Refer to your benefits booklet for the specific rules under your plan.

Your benefit year is from January 1 to December 31.

#### GO GREEN WITH PAPERLESS CLAIMS

Be environmentally friendly by submitting your claims and viewing your statements online. It's a greener choice than paper claim forms and statements, and you benefit too because you get your claim payments faster.



#### **GROUP BENEFITS FRAUD: A GROWING BUT** PREVENTABLE RISK

Group benefits fraud can have a direct impact on you and your coverage. When fraud occurs,

your employer pays higher premiums to help cover the loss. What can you do to help? Start by knowing and understanding what is covered under your plan and how to use your coverage the right way. And report suspicious activity to 1-888-882-2221 or visit sunlife.ca/fraudmanagement.

We ensure plan member confidentiality is protected.

#### SUBMIT ON THE GO, AND DO SO MUCH MORE, WITH OUR MOBILE APP!

When you download the **my Sun Life mobile app** from Google Play or the Apple App Store you can do more than just submit and pay your health claims. You can direct claims payments into your bank account or Group RRSP, TFSA or NREG account\*, use Provider Search and Ratings, and find helpful resources by accessing the Wellness & fitness tool. Learn more at sunlife.ca/mobile \* if applicable

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# Group benefits you can **COUNT ON**

Your group benefits play an important role in your overall health. Whether you're at home or on the go, we want to make accessing your benefits easy – the way it should be. Look up and manage your information on your desktop, your smartphone, or by calling us!

**mysunlife.ca** gives you access to your benefits information and claims. It's fast, easy and convenient, and your personal information is kept strictly confidential.

#### MAKING CLAIMS

- Online After you sign in to mysunlife.ca, click on the Submit a claim link, select the type of claim you'd like to submit, and you'll be guided through a few easy steps. Most claims are processed instantly, and if you set up direct deposit, we can deposit your claim directly into your bank account, usually within 24 to 48 hours of processing.
- **Mobile** Download the **my Sun Life mobile app** on your phone and you can submit claims instantly, on the go. The mobile app is the fastest way to submit and receive your benefits claim. The app is available from Google Play and the Apple App Store.
- Paper claims You can download paper claim forms from mysunlife.ca with your personal information already filled in.
  Just complete the information about your claim, then print, sign and send it to us at the address on the form. Don't forget to attach your receipts.
- **Drug claims** Your Pay-Direct Drug card provides instant payment of your covered drug expenses at the pharmacy.
- Once your benefits plan is active, sign up for direct deposit it's easy, fast and convenient. To sign up, select Benefits centre on the mysunlife.ca home page and then select Direct deposit from the "Take me to..." list on the Quick view page. Then just click on Register, provide your bank information and email address and you're done.

Please note that if you wish to have your claim payments directly deposited into your bank account you must follow this step and register with Sun Life even if you previously registered for direct deposit with your previous carrier.

#### CHECK YOUR COVERAGE

From the **Coverage information** link in the Benefits section of **mysunlife.ca** you can find links to your coverage details. Click on **Drug look up** under **Drug coverage** to enter a drug name or drug identification number to see if it's covered under your plan. You can also look up details of your coverage by clicking on **Medical coverage** or **Dental coverage** (if applicable).

### LUMINO HEALTH CENTRE – YOUR ONLINE GUIDE TO GOOD HEALTH

From the **mysunlife.ca** home page, click on **Lumino Health Centre** in the Benefits section. From here you can discover tools to help manage your health, including information about medical conditions, drugs and treatments, wellness assessments and healthy lifestyle suggestions, and get help navigating the Canadian health care system.

#### MORE THINGS YOU CAN DO ONLINE

- View your claims statements and your medical and dental claims history (if applicable).
- Search for paramedical providers using the Provider Search and Ratings tool and access healthy lifestyle resources using the Wellness & fitness tool.
- See when you're eligible for your next dental check-up.
- Print an "all-in-one" coverage card to keep in your wallet.
- Manage your Health Spending Account and Personal Spending Account.

#### **SUN LIFE IS HERE TO HELP**

Your group benefits program is administered by Sun Life and plays a vital role in helping you look after your health and your family. That means we're here to help you get comfortable with your benefits coverage by managing many of the details surrounding your benefits plan, including:

- Your current coverage
- Qualified Life Events
- Updating overage student status
- Updating your beneficiary
- Making life insurance claims

You can enjoy easy, one-stop access to information and administration of your group benefits – online or on the phone – with Sun Life.



#### CALL US - 1-866-881-0583

If you have any questions about your group benefits program, you can contact our Client Care Centre any business day between 8 a.m. and 8 p.m. ET. We look forward to speaking with you.



You can also chat with a Sun Life representative, or send us a secure message right from your **mysunlife.ca** account.



Or, call us directly from the app. Click on the **contact us** link – we will know who you are because your plan details are linked to the call through the app.

### Notes


# MY DRUG AND TRAVEL COVERAGE CARDS



#### DRUG CARD

For drug claims, your Pay-Direct Drug card provides instant payment of your covered drug expenses. **Don't forget to show it to the pharmacist when you drop off your prescriptions.** If you have dependents and need additional cards for their use, sign in to our website at **mysunlife.ca** to print extra copies. If it is not already included, write your information on the front of this card, as you will need it at the pharmacy. This card is also valid for deferred payment reimbursement plans.

Please note that the plastic drug card mailed to you will only include drug card information and will not have the Emergency Travel Assistance information on the back side of the card.



#### **EMERGENCY TRAVEL ASSISTANCE**

Your travel benefit gives you access to the expertise of AZGA Service Canada Inc. (Allianz Global Assistance), our emergency travel assistance provider. In the case of a medical emergency while you are travelling out of your home province, this service can help you and your family 24 hours a day, 7 days a week. Additional services can include support such as hotel accommodation and meals and replacement transportation tickets, if your return trip is delayed because of a medical emergency. See details and conditions on **mysunlife.ca** (from the home page, select "Benefits Centre", then "Travel benefit" in the "Take me to…" column on the right). You can also use your smartphone as your travel card if you have downloaded the **my Sun Life mobile app**.

Note that in case of emergency you or someone with you must call the Allianz Global Assistance operations centre before receiving medical care. Allianz Global Assistance must pre-authorize any invasive or investigative procedures (e.g., surgery, angiogram, MRI), except in extreme circumstances. If you don't contact Allianz Global Assistance your claim could be reduced or declined.

DRUG CARD		災 Sun Life	
R'S NAME			
5	103617		01
R No. G	ROUP CONTRACT No.	MEMBER ID No.	ISSUE No.
R No. G	ROUP CONTRACT No.	MEMBER ID No.	ISSUE I



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#### IMAX

A Active Employees - Individual Contributors A2 Active Employees - Manager & Sr. Manager A4 Active Employees - Director & Sr. Director A6 Active Employees - VP A8 Active Employees - SVP C Executives

The following benefits are insured by Sun Life: Insured Contract Number: 103617 Extended Health Care, Dental

If there are any discrepancies between the group contract and the information in this guide, the group contract will take precedence.

#### RESPECTING YOUR PRIVACY

Respecting your privacy is a priority for the Sun Life Financial group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit **sunlife.ca/privacy**.

#### DISCLAIMER

This guide includes a general summary of the plan. All benefits will be paid in accordance with the provisions of the official plan documents. Your employer and Sun Life Financial reserve the right to alter, amend or terminate the plan at any time.

DRUG CARD		熋 Sun Life	
MEMBER'S NAME			
16	103617		01
CARRIER No.	GROUP CONTRACT No.	MEMBER ID No.	ISSUE No.

me, my spouse or dependents to any person or organization including the pharmacy, health care practitioners, institutions, investigative agencies, insurers and, where appropriate, my plan sponsor, for the purposes of underwriting, administration, audit, paying claims and patient safety. If I am a spouse or a dependent, my information will be shared with the plan member. To review Sun Life's privacy policy, visit www.sunlife.ca.

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#### Life's brighter under the sun

#### Sun Life Assurance Company of Canada

#### sunlife.ca

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. AP-8906-1 E 08-20 tb-rn



