



SUNADVANTAGE™

Group Benefits solutions for small businesses with 3 to 49 employees

Life's brighter under the sun



Group Benefits





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 help improve return-to-work and duration results.
- Pharmaceutical benefit solutions that help manage increasing costs and work towards long-term sustainability, which can benefit both you and your employees.

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 administration kit and our specialized SunAdvantage Team, installing a new plan is efficient and straightforward. 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 easier. 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.



Contents

For small businesses, time is money	1
Small business benefits to meet your needs	2
Life Insurance	3
Dependent Life Insurance	4
Accidental Death and Dismemberment (AD&D) Insurance	4
Short-Term Disability (STD)	5
Long-Term Disability (LTD)	6
Extended Health Care (EHC)	7
Emergency Travel Assistance	8
Dental Care	9
Health Spending Account (HSA)	10
Employee Assistance Program (EAP): Sun Life RightDirections	11
Group Critical Illness Insurance (CII)	12
Cost Plus benefit coverage	13
Requesting a quote	14



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 Short-Term Disability, Long-Term Disability, Extended Health Care, Dental Care, Health Spending Account, Employee Assistance Program, Critical Illness Insurance, Cost Plus benefit coverage 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 Customer Service Administrator
Responsiveness	Quick and accurate claims payment, including a simple mobile and 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 support your goals of achieving long term financial security and health



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

Life Insurance

(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	\$20,000 (earnings based, flat amounts subject to size restrictions)	
Maximum Amount	Up to \$750,000 (subject to plan and size restrictions)	
Earnings Multiples	1 to 5 times salary (subject to plan and size restrictions)	
Flat Amounts	Up to \$200,000 (earnings restrictions apply)	
Reduction	50% at age 65	
Termination	Age 70	
Non-Evidence Maximums	3 - 4 lives	\$75,000 to \$100,000
	5 - 9 lives	\$100,000 to \$150,000
	10 - 14 lives	\$125,000 to \$200,000
	15 - 19 lives	\$140,000 to \$225,000
	20 - 24 lives	\$155,000 to \$250,000
	25 - 29 lives	\$175,000 to \$275,000
	30 - 39 lives	\$200,000 to \$325,000
	40 - 49 lives	\$225,000 to \$375,000
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	

Dependent Life Insurance (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

Accidental Death and Dismemberment (AD&D) Insurance (Required benefit)

Accidental Death and Dismemberment (AD&D) 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





Short-Term Disability (STD) (Optional benefit)

Short-Term Disability (STD) 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



Long-Term Disability (LTD)

(Optional benefit)

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

Long-Term Disability (LTD) 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 help members fully recover and return to a productive and self-sufficient lifestyle.

**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 lets them submit their EHC claim anytime, anywhere, and have a deposit in their bank account usually within 24 to 48 hours.

Extended Health Care (EHC)

(Optional benefit; mandatory in Quebec)

Extended Health Care (EHC) 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.

Deductibles*

- Single \$0, \$25, \$50, or \$100
- Family \$0, \$25, \$50, \$100 or \$200
- Single parent or Couple \$0, \$25, \$50, \$100 or \$200

(upon request) \$0 deductible applies to hospital, travel and vision fees

Drugs*

- Pay-Direct Drug Card Plan 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 \$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)

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

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.

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



Emergency Travel Assistance (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 plan member leaving the province where they live.

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 plan 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 plan 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 plan member's plans

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



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

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In addition to our best-in-class Plan Member website, your employees will appreciate the convenience of the *My Sun Life mobile app* that lets them submit their dental claim anytime, anywhere, and have a deposit in their bank account usually within 24 to 48 hours.



Dental Care (Optional benefit)

Dental Care covers common preventative and diagnostic dental treatment as well as coverage for fillings, root canals, extractions and oral surgery and plan options are available for other dental and orthodontic treatments.

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.

Available Plan Features include:

Recall Frequencies	Choose from 5, 6, 9 or 12 months
Basic/Preventive*	Included
Major (Option)	5 insured minimum required
Dependent Orthodontics (Option)	10 insured minimum required
Adult Orthodontics (Option)	20 insured minimum required
Deductibles	Single : \$0, \$25, \$50 or \$100 Family: \$0, \$25, \$50, \$100 or \$200 Single parent or Couple (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

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.

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





Health Spending Accounts (HSA) 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 plan 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.

Health Spending Account (HSA) (Optional benefit)

Benefits, enhanced

Funded by plan sponsors and administered by Sun Life, a Sun Life Financial Health Spending Account (HSA) 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

Plan design and administration

Participation	A minimum of 5 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 Plan 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 \$4,500 for all employees combined Two options available: <ul style="list-style-type: none"> • The same number of credits for all employees, or • A variable number of credits per employee
Billing	Invoices are mailed once a month Invoices are not combined with the premium statement for insured benefits

Employee Assistance Programs (EAP) provide 24/7 counseling services when plan members need assistance in dealing with a crisis, personal, family or work related issues, or addictions.

Employee Assistance Program (EAP): Sun Life RightDirections (Optional benefit)




Our Sun Life RightDirections Employee Assistance Program (EAP) provides the professional counseling and support employees may need to resolve issues that can affect performance at work including:

- Family and social relationships
- Workplace related issues
- Wellness issues
- Personal problems
- Legal and financial advice*
- Crisis
- Dependency issues

Through our strategic alliance with Solareh**, Sun Life RightDirections is a 24/7, fully confidential source of assistance for employees and their families.

Having around-the-clock access to this network of professionals helps provide the support employees need to resolve personal issues and focus on work.

Sun Life RightDirections is a flexible model that consists of three options – Essential, Enhanced and Elite. This unique design provides options that can suit every size and type of business.

ESSENTIAL	ENHANCED	ELITE
<ul style="list-style-type: none">• 3 telephone sessions per issue• Unlimited access to online resources 	<ul style="list-style-type: none">• Telephone sessions as needed***• Unlimited access to online resources• 3 in-person counseling sessions per issue 	<ul style="list-style-type: none">• Telephone sessions as needed ***• Unlimited access to online resources• Unlimited* in-person counseling sessions 

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

* Does not include will preparation, employment or workplace issues, criminal or tax law, asset management, retirement planning or accounting services.

** Since 1984, Solareh has been offering expert support in the areas of employee and family assistance, and absenteeism prevention. Solareh promotes health and wellness by offering concrete problem-solving tools that deliver measurable results to individuals and organizations alike.

*** As deemed clinically appropriate based on initial assessment, within the short-term, solution focused EAP counselling model.

Group Critical Illness Insurance (CII) (Optional benefit)

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 two levels of protection, an essential plan (A) that covers the three most common critical conditions and a comprehensive plan (B) that covers 25 conditions.

Covered conditions	A	B
Cancer (Life-threatening)	✓	✓
Heart attack	✓	✓
Stroke	✓	✓
Aortic surgery		✓
Aplastic anemia		✓
Bacterial meningitis		✓
Benign brain tumour		✓
Blindness		✓
Coma		✓
Coronary artery bypass surgery		✓
Deafness		✓
Dementia, including Alzheimer's disease		✓
Heart valve replacement or repair		✓
Kidney failure		✓
Loss of independent existence		✓
Loss of limbs		✓
Loss of speech		✓
Major organ failure on waiting list		✓
Major organ transplant		✓
Motor neuron disease		✓
Multiple sclerosis		✓
Occupational HIV infection		✓
Paralysis		✓
Parkinson's disease and specified atypical parkinsonian disorders		✓
Severe burns		✓

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	Plan options available
3 to 24 employees	\$25,000
25 to 49 employees	up to \$50,000

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).

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



Medical and Dental Cost Plus benefit coverage (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 processed on a “cost plus” basis if such expenses qualify as medical, dental or hospital expenses under the Income Tax Act (Canada).

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 a cheque payment equal to 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.

Please consult your tax advisor to see whether a “cost plus” arrangement is right for your business.



Requesting a quote

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 plan member;
- Benefit specifications (plan design);
- Name of present carrier and benefits offered (if any);
- Length of time with current carrier (if applicable) exceeds 18 months; and
- Rate history and claims experience if applicable.

If any additional information can also be provided it would be helpful, for example:

- Members not actively at work, due to disability or maternity leave, for example; or
- Any members involved in hazardous activities.

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.



About Sun Life Financial

A market leader in group benefits, Sun Life Financial serves more than one in six 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.

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www.sunlife.ca

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Printed in Canada
GRP1741-E 06-17 fc-cl



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