



# Sun Life Financial > CHOICES

## My Health Choice

- Health Plan (Standard)
- Health and Dental Plan (Enhanced)

### We've got you covered

Whether it's for a new job, or a change in employment status, at some point we will all leave an employee group plan. And, it's usually at this time that a loss of benefit coverage is top-of-mind. But with My Health Choice, you don't have to be without a health plan.

### What is included?

There are two My Health Choice coverage options:

1. Standard Extended Health Care Insurance
2. Enhanced Extended Health Care Insurance, including dental coverage. (IMPORTANT NOTE: You must have selected dental coverage under your group plan to be eligible for the enhanced coverage.)

### Out of province/country coverage

Both coverage options include travel and medical assistance for situations arising from a medical emergency.

### Best Doctors®

Access to Best Doctors® is included in both coverage options, allowing you to connect with world renowned specialists should you ever need expert medical information. For more information about Best Doctors, please visit: [www.bestdoctorscanada.com](http://www.bestdoctorscanada.com).

### Enrol without proof of good health!

Coverage is available to you if you are between 18-74. If your spouse<sup>1</sup> was covered by your group plan and is between 18-74, you may also choose to enrol them. Coverage is also available for your dependent children<sup>2</sup>. All you need to do is call 1-877-893-9893 within 60 days of the date your employee group benefits ends<sup>3</sup>. Remember no proof of good health is required and once enrolled, coverage for you and your spouse is renewable for life! Coverage for your dependent children continues until their 21st birthday or until their 25th birthday if they are a full-time student.

If you were unable to enrol within the 60-day deadline you may apply for Personal Health Insurance (PHI) Direct. For more information on PHI Direct, please call 1-877-893-9893.

### How much does the coverage cost?

Good news! Maintaining your healthcare coverage is very affordable. Your monthly premiums are based on your age at the beginning of your policy year (the anniversary of your enrolment date), and the province you live in. Please see the list of provincial rates included with this brochure.

Plans that fit your life



## How do I apply?

### It's easy!

If applying within 60 days of your employee group benefits ending<sup>3</sup>:

Simply call Sun Life Financial at 1-877-893-9893 and one of our licensed Financial Services Consultants<sup>4</sup> will help you enrol!

If you missed the 60-day period:

You still have options! Call 1-877-893-9893 to apply for Personal Health Insurance Direct.

### 10-day money back guarantee

If your enrolment is approved we'll send you your policy. It includes all the specifics of the plan. If no claims have been paid, you can cancel the coverage within 10 days of receiving the policy and any paid premiums will be returned.

## When will the coverage begin?

Coverage starts the day after your group benefits end – so you won't have a gap in your health coverage! Once your enrolment is processed, Sun Life Financial will send you a welcome package that includes more information about Best Doctors<sup>®</sup> services, along with your policy and billing statement. Your drug card, issued by Assure, will be sent to you shortly after (not available to residents of Quebec).

## How do I use the drug card?

The Pay Direct Drug card is to be used at the pharmacy when purchasing medications. When you present the card to your pharmacist, the portion that is covered by the plan will be paid automatically! You only pay the remainder.

The card ensures immediate reimbursement for your eligible prescription drug purchases.

**For Quebec residents:** When leaving your group plan, you must enrol for prescription drug coverage with RAMQ unless you are eligible for this coverage elsewhere. My Health Choice does not take the place of a group health insurance plan providing prescription drug coverage and is second payor to comply with RAMQ legislation. For more information on RAMQ, please visit: [www.ramq.gouv.qc.ca/en/citizens/prescription-drug-insurance/Pages/description.aspx](http://www.ramq.gouv.qc.ca/en/citizens/prescription-drug-insurance/Pages/description.aspx) or call 1-800-561-9749.

## How do I submit a claim?

You have a choice in how to submit your claims. You can choose to 'Sign in' to your account using your Access ID (online registration available) at [mysunlife.ca/Choices](http://mysunlife.ca/Choices) where you'll be able to view your coverage amounts and submit claims electronically making the reimbursement process faster. Or you can complete the paper claim form, included in your Welcome Package or can be found online and printed at [mysunlife.ca/Choices](http://mysunlife.ca/Choices), and mail it along with your original receipts to Sun Life Financial. You can also submit claims using the my Sun Life Mobile app.

## When will the coverage end?

Your coverage will terminate on the earliest of:

- ▶ the premium due date, subject to the 31-day grace period, for non-payment of premiums;
- ▶ the 1st of the month that either falls on or follows the day that you cancel the policy;
- ▶ the date you are no longer a resident of Canada;
- ▶ the date you are no longer covered by a provincial or territorial government health care plan;
- ▶ the date of your death.

Spousal and/or Dependent child coverage will terminate on the earliest of:

- ▶ the date your eligible spouse<sup>1</sup> and/or dependent child<sup>2</sup> no longer satisfies the required definition;
- ▶ the date your spouse and/or dependent child is no longer a resident of Canada;
- ▶ the date your spouse and/or dependent child is no longer covered by a provincial or territorial government health care plan;
- ▶ the date your coverage lapses, expires or otherwise terminates.



If you have questions about My Health Choice, please call Sun Life Financial at 1-877-893-9893 to speak with a licensed Financial Services Consultant today.

## My Health Choice – Extended Health Care and Dental Insurance Plans (Standard and Enhanced)

Here are the two plans available to you, your spouse<sup>1</sup> and your dependent children<sup>2</sup>. To request a quote for coverage, please call Sun Life Financial at 1-877-893-9893.

### Here is an overview of your coverage options:

Coverage maximums are per insured and per calendar year unless otherwise stated.

| Coverage Options   | Health Plan – Standard   | Health and Dental Plan – Enhanced  |
|--|--|--|
| <b>Eligible expense limits</b>   |  |  |
| Lifetime maximum (not applicable to emergency travel medical and dental) | \$250,000  | \$300,000  |
| <b>Drugs</b>   |  |  |
| Prescription Drugs   | 80% reimbursement, up to a maximum of \$1,000.<br>Coverage of reasonable and customary dispensing fees up to the coverage maximum.   | 80% reimbursement, up to a maximum of \$2,000.<br>Coverage of reasonable and customary dispensing fees up to the coverage maximum.   |
| Drugs covered  | Drugs and drug supplies that must be prescribed in writing by a dentist or physician and obtained from a pharmacist.   | Drugs and drug supplies that must be prescribed in writing by a dentist or physician and obtained from a pharmacist.   |
| <b>Vision care</b>   |  |  |
| Vision   | Maximum \$150 per each two year period.  | Maximum \$200 per each two year period.  |
| Eye examination  | Up to \$50 every two calendar years (per calendar year for dependents under age 18). Included in the vision maximum.   | Up to \$50 every two calendar years (per calendar year for dependents under age 18). Included in the vision maximum.   |
| <b>Paramedical services</b>  |  |  |
| Paramedical services   | \$300 per practitioner, up to a maximum of \$500 for all services combined.<br><br>Includes: acupuncturist, chiropodist, chiropractor, naturopath, osteopath, podiatrist, psychologist (\$60 per visit, maximum seven visits per calendar year), physiotherapist, registered massage therapist & speech language pathologist.  | \$300 per practitioner, up to a maximum of \$650 for all services combined.<br><br>Includes: acupuncturist, chiropodist, chiropractor, naturopath, osteopath, podiatrist, psychologist (\$60 per visit, maximum ten visits per calendar year), physiotherapist, registered massage therapist & speech language pathologist.  |
| <b>Hospital in Canada</b>  |  |  |
| Hospital   | 85% reimbursement<br><br>Semi-private hospital: Up to \$175 per day, for a maximum of \$5,000 per year.<br><br>Convalescent hospital: up to \$20 per day, for a maximum of 180 days per incident.  | 85% reimbursement<br><br>Semi-private hospital: Up to \$200 per day, for a maximum of \$5,000 per year.<br><br>Convalescent hospital: up to \$20 per day, for a maximum of 180 days per incident.  |
| <b>Medical services and equipment</b>                                    |  |  |
| Ambulance (in Canada)  | Unlimited ground ambulance.  | Unlimited ground ambulance. Air ambulance to a maximum of \$5,000 per incident.  |
| Private duty nursing   | \$5,000 (\$25,000 lifetime maximum).   | \$5,000 (\$25,000 lifetime maximum) .  |
| Accidental dental  | \$5,000 lifetime maximum.  | \$5,000 lifetime maximum.  |
| Hearing aids   | \$350 per each five year period.   | \$500 per each five year period.   |
| Best Doctors®  | Best Doctors will provide information about resources available within or outside of Canada, including availability, referral process and cost.  | Best Doctors will provide information about resources available within or outside of Canada, including availability, referral process and cost.  |
| Medical services & equipment   | \$2,500 combined maximum for all expenses listed in this category: <ul style="list-style-type: none"> <li>Splints, trusses, braces or crutches: \$300</li> <li>Breast prostheses: \$200</li> <li>Orthopedic shoes, orthopedic alterations &amp; orthotics (prescription required): \$200</li> <li>Blood glucose monitor: \$250 per each five year period.</li> </ul> | \$5,000 combined maximum for all expenses listed in this category: <ul style="list-style-type: none"> <li>Splints, trusses, braces or crutches: \$500</li> <li>Breast prostheses: \$200</li> <li>Orthopedic shoes, orthopedic alterations &amp; orthotics (prescription required): \$200</li> <li>Blood glucose monitor: \$300 per each five year period.</li> </ul> |

| Coverage Options   | Health Plan - Standard   | Health and Dental Plan - Enhanced  |
|--|--|--|
| <b>Medical services &amp; equipment</b>  | <ul style="list-style-type: none"> <li>Other: Reasonable and customary for diagnostic services; casts, stockings, surgical brassieres, stump socks; radiotherapy or coagulotherapy; oxygen, plasma and blood transfusion; artificial limbs, eyes, and other prosthetics.</li> </ul> <p>The following expenses in this category are subject to the same \$2,500 calendar year limit as outlined above, but have the following lifetime maximums:</p> <ul style="list-style-type: none"> <li>Wheelchair: \$4,000</li> <li>Hospital beds: \$1,500</li> <li>Wigs (medically necessary): \$350</li> </ul> | <ul style="list-style-type: none"> <li>Other: Reasonable and customary for diagnostic services; casts, stockings, surgical brassieres, stump socks; radiotherapy or coagulotherapy; oxygen, plasma and blood transfusion; artificial limbs, eyes, and other prosthetics.</li> </ul> <p>The following expenses in this category are subject to the same \$5,000 calendar year limit as outlined above, but have the following lifetime maximums:</p> <ul style="list-style-type: none"> <li>Wheelchair: \$4,000</li> <li>Hospital beds: \$1,500</li> <li>Wigs (medically necessary): \$500</li> </ul>   |
| <b>Emergency travel medical</b>  |  |  |
| <b>Emergency travel medical<sup>1</sup> (out of province/country)</b>                            | <p>Up to \$1 million (lifetime maximum) of emergency hospital expenses covered during the first 60-days of travel subject to a nine-month pre-existing condition limitation.</p> <p>Travel assistance, medical assistance, family service and support, and additional services (i.e. assistance in finding lost luggage) for situations arising from a medical emergency.</p> <p>This coverage terminates when you reach age 80.</p>   | <p>Up to \$1 million (lifetime maximum) of emergency hospital expenses covered during the first 60-days of travel subject to a nine-month pre-existing condition limitation.</p> <p>Travel assistance, medical assistance, family service and support, and additional services (i.e. assistance in finding lost luggage) for situations arising from a medical emergency.</p> <p>This coverage terminates when you reach age 80.</p>   |
| <b>Dental Care</b>   |  |  |
| <b>Dental coverage (Note that a one year waiting period applies to restorative dental care.)</b> | Not covered  | <p><b>80% reimbursement for diagnostic and preventative dental procedures:</b> oral examinations, recall procedures, (every nine months) periodontal scaling, root planing, routine extractions and for children under age 12, space maintainers</p> <p><b>50% reimbursement for restorative dental care:</b> endodontics (root canal) &amp; periodontics, crowns (and repairs), onlays restorations, dentures (and repairs/adjustments), bridgework, surgical services, major oral surgery &amp; anaesthesia, drug injections, lab procedures</p> <p>Maximum of \$750 in the first calendar year of coverage, maximum of \$1,000 per calendar year in subsequent years.</p> |

<sup>1</sup> Spouse means your spouse by marriage or a person of the same or opposite sex with whom you have been cohabiting with for at least one year and who is represented publicly as your spouse.

<sup>2</sup> Your children and your spouse's children (other than foster children) are eligible dependents if they are not married or in any other formal union recognized by law, and are under age 21. If your child is a full-time student attending an educational institution recognized under the Income Tax Act (Canada), they are considered an eligible dependent until the age of 25 as long as the child is entirely dependent on you for financial support. If your child is physically or mentally incapable of self-support and became so while entirely dependent on you for financial support under one of the two eligibility age requirements previously mentioned, they are considered an eligible dependent.

<sup>3</sup> Must be actively at work when your employee group coverage ends. Not eligible to enroll if you are leaving a retiree group plan.

<sup>4</sup> Registered as Financial Security Advisors in the province of Quebec. This applies to all uses of "Financial Services Consultant" in this brochure.

<sup>5</sup> Emergency travel medical does not cover any pre-existing condition. A pre-existing condition is a medical condition where symptoms have appeared or required medical attention, hospitalization or treatment (this includes changes in medication or dosage) during the nine-month period before you leave your province. Certain provisions may apply, please read your policy carefully before you travel.

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Unless otherwise stated, all maximums are per insured person per calendar year. For maximums with a multi-year period (eg. every two years), the period begins on the date the first expense under that maximum is incurred. This coverage is second payor to any government – sponsored health coverage.

This brochure provides the highlights but not all the details of My Health Choice, Standard or Enhanced plans. A sample policy is available by request from a Financial Services Consultant by calling 1-877-893-9893.

My Health Choice is underwritten by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

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