

your **group**  
benefits



**Mount Pleasant Group**

Hourly employees

**Contract Number 50958**  
**Class 2**  
**Effective March 1, 2018**



## **WELCOME TO YOUR GROUP BENEFIT PROGRAM**

As a valued employee, you are entitled to the medical and financial security of the Group Benefit program, provided through Sun Life Assurance Company of Canada (*Sun Life*) – Contract No. 50958.

This benefit booklet has been designed with your needs in mind, providing easy access to pertinent information. Please review it carefully.

Group Benefits are an integral part of the compensation you receive from the organization. They are important, not only for the financial assistance they provide, but for the security they offer to you and your insured dependents.

For questions regarding the status of a claim, please call Sun Life of Canada claims hotline service at (416) 753-4300 or 1-800-361-6212. You can also access your personal medical and dental benefits information on the Internet at [www.mysunlife.ca](http://www.mysunlife.ca).

## Table of Contents

|  |           |
|--|-----------|
| <b>General Information .....</b>                       | <b>1</b>  |
| About this booklet .....                               | 1         |
| Eligibility .....                                      | 1         |
| Who qualifies as your dependent .....                  | 2         |
| Enrolment.....   | 3         |
| When coverage begins .....                             | 4         |
| Changes affecting your coverage .....                  | 5         |
| Updating your records.....                             | 5         |
| Accessing your records .....                           | 6         |
| When coverage ends .....                               | 6         |
| Replacement coverage .....                             | 7         |
| Making claims.....                                     | 7         |
| Legal actions for insured benefits .....               | 8         |
| Legal actions for self-insured benefits .....          | 8         |
| Proof of disability.....                               | 8         |
| Coordination of benefits.....                          | 8         |
| Medical examination.....                               | 10        |
| Recovering overpayments .....                          | 10        |
| Government cut-back freeze .....                       | 10        |
| Definitions.....                                       | 10        |
| <br>   |           |
| <b>Extended Health Care (Medicare Supplement).....</b> | <b>12</b> |
| General description of the coverage .....              | 12        |
| Deductible .....                                       | 12        |
| Prescription drugs.....                                | 12        |
| Hospital expenses in your province.....                | 16        |
| Expenses out of your province .....                    | 17        |
| Medical services and equipment .....                   | 20        |
| Paramedical services .....                             | 23        |
| Contact lenses or eyeglasses .....                     | 23        |
| When coverage ends .....                               | 24        |
| Payments after coverage ends .....                     | 24        |
| What is not covered.....                               | 24        |
| Integration with government programs .....             | 25        |
| When and how to make a claim .....                     | 26        |

---

**Emergency Travel Assistance .....27**

**Dental Care.....33**  
General description of the coverage .....33  
Deductible .....34  
Benefit year maximum .....34  
Lifetime maximum.....34  
Predetermination .....34  
Preventive dental procedures .....34  
Basic dental procedures.....35  
Major dental procedures .....36  
Orthodontic procedures .....36  
When coverage ends .....37  
Payments after coverage ends .....37  
What is not covered.....37  
When and how to make a claim .....38

**Health Spending Account .....40**  
General description of the coverage .....40  
How your Health Spending Account works .....40  
Continuation of coverage for dependents .....41  
Plan credits .....41  
Eligible expenses .....41  
When coverage ends .....46  
Other coverage .....46  
When and how to make a claim .....47

**Life Coverage.....48**  
General description of the coverage .....48  
Basic Life coverage for you .....48  
Optional Life coverage for you .....48  
Optional Life coverage for your spouse .....48  
Optional Life coverage for your children .....49  
Who we will pay .....49  
Suicide.....49  
Coverage during total disability .....50  
Converting Life coverage.....51  
When and how to make a claim .....51

## General Information

### About this booklet

The information in this employee benefits booklet is important to you. It provides the information you need about the group benefits available through your employer's group contract with Sun Life Assurance Company of Canada (*Sun Life*), a member of the Sun Life Financial group of companies.

Your group benefits may be modified after the effective date of this booklet. You will receive written notification of changes to your group plan. The notification will supplement your group benefits booklet and should be kept in a safe place together with this booklet.

If you have any questions about the information in this employee benefits booklet, or you need additional information about your group benefits, please contact your employer.

Any reference to your employer or to the Mount Pleasant Group includes Mount Pleasant Group of Cemeteries and Canadian Memorial Services (operating as The Simple Alternative).

The contract holder, Mount Pleasant Group, has the sole legal and financial liability for the Health Spending Account benefit. Sun Life only acts as administrator on behalf of the contract holder for this benefit.

All other benefits are insured by Sun Life Assurance Company of Canada.

### Eligibility

To be eligible for group benefits, you must be a resident of Canada and meet the following conditions:

- you are a permanent employee.
- you are actively working for your employer at least 37.5 hours a week.

- you have completed the waiting period.

The waiting period for your group plan is 2 months of continuous employment.

We consider you to be actively working if you are performing all the usual and customary duties of your job with your employer for the scheduled number of hours for that day. This includes scheduled non-working days and any period of continuous paid vacation of up to 3 months if you were actively working on the last scheduled working day. We do not consider you to be actively at work if you are receiving disability benefits or are participating in a partial disability or rehabilitation program.

Your dependents become eligible for coverage on the date you become eligible or the date they first become your dependent, whichever is later. You must apply for coverage for yourself in order for your dependents to be eligible.

**Who qualifies as your dependent**

Your dependent must be your spouse or your child and a resident of Canada or the United States.

To be eligible, your spouse must be lawfully married to you through an ecclesiastical or civil ceremony and is currently cohabiting and residing with you; or

If there is no such person as described above, your partner must have been cohabiting and residing with you for a continuous period of at least one year, and has been publicly represented by you as your spouse.

A spouse is no longer eligible for benefit coverage once you are legally separated, divorced or no longer cohabiting and residing together. A spouse may be of the same or opposite gender. You can only cover one spouse at a time under this plan.

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 23.

A child who is a full-time student attending an educational institution recognized under the Income Tax Act (Canada) is also considered an eligible dependent until the age of 26 as long as the child is entirely dependent on you for financial support.

If a dependent is studying outside Canada, it is important that you contact your employer to request an extension of coverage for the dependent.

*A Plan Sponsor request to continue group coverage* form will need to be completed and submitted to Sun Life for approval. The approval will only be valid for a period of one year. To renew the continuation of benefits for your dependent, a new *Plan Sponsor request to continue group coverage* form will need to be completed and submitted to Sun Life for approval.

In addition, provincial health coverage must be in effect during the entire period the dependent is studying outside Canada. Contact the local office of your Provincial Health Care Plan to arrange for extended coverage.

If a child becomes handicapped before the limiting age, we will continue coverage as long as:

- the child is incapable of financial self-support because of a physical or mental disability, and
- the child depends on you for financial support, and is not married nor in any other formal union recognized by law.

In these cases, you must notify Sun Life within 31 days of the date the child attains the limiting age. Your employer can give you more information about this.

## **Enrolment**

You have to enrol to receive coverage. To enrol, you must request coverage in writing by supplying the appropriate enrolment information to your employer. For a dependent to receive coverage, you must request dependent coverage.

If you or your dependents are covered for comparable Extended Health



Care or Dental Care coverage under this or another group plan, you may refuse this coverage under this plan. If, at a later date, the other coverage ends, you can enrol for coverage under this plan at that time.

You must elect the Extended Health Care coverage under this plan to be eligible for the Health Spending Account benefit.

For your Optional Life coverage and your Spouse Optional Life coverage, proof of good health will always be required when you request Optional Life coverage and any increase in that coverage. Coverage will not take effect before Sun Life approves the proof of good health.

**When coverage begins**

For the Optional Life benefit, your coverage begins on the later of the following dates:

- the date you become eligible for coverage.
- the date your employer receives your enrolment information for coverage.
- the date Sun Life approves your proof of good health, if required.

For all other benefits, your coverage begins on the date you become eligible for coverage.

If you are not actively working on the date coverage would normally begin, your coverage will not begin until you return to active work.

A dependent's coverage begins on the later of the following dates:

- the date your coverage begins.
- the date the dependent becomes eligible for coverage.
- the date Sun Life approves the dependent's proof of good health, if required.

However, for a dependent, other than a newborn child, who is hospitalized, coverage will begin when the dependent is discharged from hospital and is actively pursuing normal activities.

Once you have dependent coverage, any subsequent dependents will be covered automatically.

For Spouse Optional Life and Child Optional Life, if you are not actively working on the date Optional Life coverage would normally begin, then that coverage will not begin until you return to active work with your employer.

If there are additional conditions for a particular benefit, these conditions will appear in the appropriate benefit section later in this booklet.

**Changes affecting your coverage**

From time to time, there may be circumstances that change your coverage.

For example, your employment status may change, or your employer may change the group contract. Any resulting change in the coverage will take effect on the date of the change in circumstances.

The following exceptions apply if the result of the change is an increase in coverage:

- if proof of good health is required, the change cannot take effect before Sun Life approves the proof of good health.
- if you are not actively working when the change occurs or when Sun Life approves proof of good health, the change cannot take effect before you return to active work.
- if a dependent, other than a newborn child, is hospitalized on the date when the change occurs, the change in the dependent's coverage cannot take effect before the dependent is discharged and is actively pursuing normal activities.

**Updating your records**

To ensure that coverage is kept up-to-date, it is important that you report any of the following changes to your employer:

- change of dependents.
- change of name.

**Accessing your records**

- change of beneficiary.

For insured benefits, you may obtain copies of the following documents:

- your enrolment form or application for insurance.
- any written statements or other record, not otherwise part of the application, that you provided to Sun Life as evidence of insurability.

For insured benefits, on reasonable notice, you may also request a copy of the contract.

The first copy will be provided at no cost to you but a fee may be charged for subsequent copies.

All requests for copies of documents should be directed to one of the following sources:

- our website at [www.mysunlife.ca](http://www.mysunlife.ca).
- our Customer Care centre by calling toll-free at 1-800-361-6212.

**When coverage ends**

As an employee, your coverage will end on the earlier of the following dates:

- the date your employment ends or you retire.
- the date you are no longer actively working.
- the end of the period for which premiums have been paid to Sun Life for your coverage.
- the date the group contract ends.

A dependent's coverage terminates on the earlier of the following dates:

- the date your coverage ends.
- the date the dependent is no longer an eligible dependent.

- the end of the period for which premiums have been paid for dependent coverage.

The termination of coverage may vary from benefit to benefit. For information about the termination of a specific benefit, please refer to the appropriate section of this employee benefits booklet.

However, for the Extended Health Care and Dental Care benefits, if you die while covered by this plan, coverage for your dependents will continue, without premiums, until the earlier of the following dates:

- 24 months after the date of your death.
- the date the person would no longer be considered your dependent under this plan if you were still alive.
- the date the benefit provision under which the dependent is covered terminates.

The continuation of coverage does not apply to Spouse and Child Optional Life.

**Replacement coverage**

The group contract will be interpreted and administered according to all applicable legislation and the guidelines of the Canadian Life and Health Insurance Association concerning the continuation of insurance following contract termination and the replacement of group insurance.

Sun Life will not be responsible for paying benefits if an insurer under a previous group contract is responsible for paying similar benefits.

If such legislation or guidelines require that Sun Life resume paying certain benefits because of a recurrence of an employee's total disability, Sun Life will resume payment at the same amount and for the remainder of the maximum benefit period.

**Making claims**

Sun Life is dedicated to processing your claims promptly and efficiently. You should contact your employer to get the proper form to make a claim.

There are time limits for making claims. These limits are discussed in

the appropriate sections of this employee benefits booklet. If you fail to abide by these time limits, you may not be entitled to some or all benefit payments.

All claims must be made in writing on forms approved by Sun Life.

For the assessment of a claim, Sun Life may require medical records or reports, proof of payment, itemized bills, or other information Sun Life considers necessary. Proof of claim is at your expense.

**Legal actions for insured benefits**

Limitation period for Ontario:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Limitations Act, 2002*.

Limitation period for any other province:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation of your province or territory.

**Legal actions for self-insured benefits**

Where the applicable legislation of your province or territory permits the use of a different limitation period, every action or proceeding for the recovery of money payable under the plan is absolutely barred unless it is commenced within one year of the date that we must receive your claim forms. Otherwise, every action or proceeding for the recovery of money payable under the plan must be commenced within the time set out in the applicable legislation of your province or territory.

**Proof of disability**

From time to time, Sun Life can require that you provide us with proof of your total disability. If you do not provide this information within 90 days of the request, you will not be entitled to benefits.

**Coordination of benefits**

If you or your dependents are covered for Extended Health Care or Dental Care under this plan and another plan, our benefits will be coordinated with the other plan following insurance industry standards. These standards determine which plan you should claim from first.

The plan that does not contain a coordination of benefits clause is considered to be the first payer and therefore pays benefits before a plan which includes a coordination of benefits clause.

For dental accidents, health plans with dental accident coverage pay benefits before dental plans.

The maximum amount that you can receive from all plans for eligible expenses is 100% of actual expenses.

Where both plans contain a coordination of benefits clause, claims must be submitted in the order described below.

***Claims for you and your spouse should be submitted in the following order:***

- the plan where the person is covered as an employee. If the person is an employee under two plans, the following order applies:
  - the plan where the person is covered as an active full-time employee.
  - the plan where the person is covered as an active part-time employee.
  - the plan where the person is covered as a retiree.
- the plan where the person is covered as a dependent.

***Claims for a child should be submitted in the following order:***

- the plan where the child is covered as an employee.
- the plan where the child is covered under a student health or dental plan provided through an educational institution.
- the plan of the parent with the earlier birth date (month and day) in the calendar year. For example, if your birthday is May 1 and your spouse's birthday is June 5, you must claim under your plan first.

- the plan of the parent whose first name begins with the earlier letter in the alphabet, if the parents have the same birth date.

The above order applies in all situations except when parents are separated/divorced and there is no joint custody of the child, in which case the following order applies:

- the plan of the parent with custody of the child.
- the plan of the spouse of the parent with custody of the child.
- the plan of the parent not having custody of the child.
- the plan of the spouse of the parent not having custody of the child.

When you submit a claim, you have an obligation to disclose to Sun Life all other equivalent coverage that you or your dependents have.

Your employer can help you determine which plan you should claim from first.

**Medical examination** We can require you to have a medical examination if you make a claim for benefits. We will pay for the cost of the examination. If you fail or refuse to have this examination, we will not pay any benefit.

**Recovering overpayments** We have the right to recover all overpayments of benefits either by deducting from other benefits or by any other available legal means.

**Government cut-back freeze** Benefits provided in conjunction with government sponsored programs are based on the presumption that the services or supplies currently payable under such programs will not be reduced or eliminated. If the coverage of a service is reduced or eliminated after January 1, 1999, then the portion of the cost which the government program ceases to cover will not be automatically covered by this contract. The contract holder and Sun Life will determine whether all or part of the expenses will be covered under this contract.

**Definitions** Here is a list of definitions of some terms that appear in this employee

benefits booklet. Other definitions appear in the benefit sections.

- Accident*** An accident is a bodily injury that occurs solely as a direct result of a violent, sudden and unexpected action from an outside source.
- Basic earnings*** Basic earnings are the salary you receive from your employer excluding any bonus, overtime or incentive pay.
- Doctor*** A doctor is a physician or surgeon who is licensed to practice medicine where that practice is located.
- Illness*** An illness is a bodily injury, disease, mental infirmity or sickness. Any surgery needed to donate a body part to another person which causes total disability is an illness.
- Retirement date*** If you are totally disabled, your retirement date is your 65th birthday, unless you have actually retired before then.
- We, our and us*** We, our and us mean Sun Life Assurance Company of Canada.



## Extended Health Care (Medicare Supplement)

**General description of the coverage** In this section, *you* means the employee and all dependents covered for Extended Health Care benefits.

Extended Health Care coverage pays for eligible services or supplies for you that are medically necessary for the treatment of an illness. However, there are additional eligibility requirements that apply to drugs (see *Prior authorization program* for details).

*Medically necessary* means generally recognized by the Canadian medical profession as effective, appropriate and required in the treatment of an illness in accordance with Canadian medical standards.

To qualify for this coverage you must be entitled to benefits under a provincial medicare plan or federal government plan that provides similar benefits.

An expense must be claimed for the benefit year in which the expense is incurred. You incur an expense on the date the service is received or the supplies are purchased or rented.

The benefit year is from January 1 to December 31.

**Deductible** The deductible is the portion of claims that you are responsible for paying.

The deductible is \$10 each benefit year for each person up to a maximum of \$20 per family.

After the deductible has been paid, claims will be paid up to the percentage of coverage under this plan.

**Prescription drugs** Drugs covered under this plan must have a Drug Identification Number (DIN) and be approved under *Drug evaluation*.

We will cover the cost of the following drugs and supplies that are prescribed by a doctor or dentist and are obtained from a pharmacist:

- drugs that legally require a prescription.
- life-sustaining drugs that may not legally require a prescription.
- injectable drugs and vitamins.
- compounded preparations, provided that the principal active ingredient is an eligible expense and has a DIN.
- diabetic supplies.
- products to help a person quit smoking that legally require a prescription, up to a lifetime maximum of \$600 for each person.
- drugs for the treatment of infertility, up to a lifetime maximum of \$2,400 for each person.
- vitamin B6 and B12 injections for the treatment of obesity. These injections are covered at 50%, after you pay the deductible.
- oral drugs for the treatment of sexual dysfunction, up to a lifetime maximum of \$2,400 for each person.
- Durolane injections.
- vaccines.
- intrauterine devices (IUDs) and diaphragms.
- colostomy supplies.
- varicose vein injections.

Payments for any single purchase are limited to quantities that can reasonably be used in a 34 day period or, in the case of certain maintenance drugs, in a 100 day period as ordered by a doctor.

We will not pay for the following, even when prescribed:

- 
- infant formulas (milk and milk substitutes), minerals, proteins, vitamins and collagen treatments.
  - the cost of giving injections, serums and vaccines.
  - treatments for weight loss, including drugs, proteins and food or dietary supplements, except as otherwise provided under the list of eligible expenses above.
  - hair growth stimulants.
  - Synvisc and Suplasyn injections.
  - drugs that are used for cosmetic purposes.
  - natural health products, whether or not they have a Natural Product Number (NPN).
  - drugs and treatments, and any services and supplies relating to the administration of the drug and treatment, administered in a hospital, on an in-patient or out-patient basis, or in a government-funded clinic or treatment facility.

***Drug evaluation*** The following drugs will be evaluated and must be approved by us to be eligible for coverage:

- drugs that receive Health Canada Notice of Compliance for an initial or a new indication on or after November 1, 2017.
- drugs covered under this plan and subject to a significant increase in cost.

Drug expenses are eligible for reimbursement only if incurred on or after the date of our approval.

We will assess the eligibility of the drug based on factors such as:

- comparative analysis of the drug cost and its clinical effectiveness.
- recommendations by health technology assessment organizations

and provinces.

- availability of other drugs treating the same or similar conditions(s).
- plan sustainability.

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|------------------------------------|---|
| <i>Dispensing fee</i>              | Eligible expenses for the dispensing fee are limited to \$8 for each prescription or refill.  |
| <i>Drug substitution limit</i>     | Charges in excess of the lowest priced equivalent drug are not covered unless specifically approved by Sun Life. To assess the medical necessity of a higher priced drug, Sun Life will require you and your doctor to complete and submit an exception form.   |
| <i>Prior authorization program</i> | <p>The prior authorization (PA) program applies to a limited number of drugs and, as its name suggests, prior approval is required for coverage under the program. If you submit a claim for a drug included in the PA program and you have not been pre-approved, your claim will be declined.</p> <p>In order for drugs in the PA program to be covered, you need to provide medical information. Please use our PA form to submit this information. Both you and your doctor need to complete parts of the form.</p> <p>You will be eligible for coverage for these drugs if the information you and your doctor provide meets our clinical criteria based on factors such as:</p> <ul style="list-style-type: none"><li>■ Health Canada Product Monograph.</li><li>■ recognized clinical guidelines.</li><li>■ comparative analysis of the drug cost and its clinical effectiveness.</li><li>■ recommendations by health technology assessment organizations and provinces.</li></ul> |

- your response to preferred drug therapy.

If not, your claim will be declined.

Our prior authorization forms are available from the following sources:

- our website at [www.mysunlife.ca/priorauthorization](http://www.mysunlife.ca/priorauthorization)
- our Customer Care centre by calling toll-free 1-800-361-6212

***Other health  
professionals allowed  
to prescribe drugs***

We reimburse certain drugs prescribed by other qualified health professionals the same way as if the drugs were prescribed by a doctor or a dentist if the applicable provincial legislation permits them to prescribe those drugs.

**Hospital expenses in  
your province**

We will cover 100% of the costs for hospital care in the province where you live. The deductible does not apply to these expenses.

We will cover out-patient services in a hospital, except for any services explicitly excluded under this benefit, and the difference between the cost of a ward and a semi-private hospital room.

We will also cover the cost of semi-private room and board in a convalescent hospital if this care has been ordered by a doctor as long as:

- it follows at least 5 consecutive days of in-patient hospitalization,
- it begins within 48 hours of release from the hospital.

The maximum amount payable is \$20 per day up to a maximum of 120 days for treatment of an illness due to the same or related causes.

Room and board charges in a chronic care facility are covered. The maximum amount payable is \$20 per day up to a maximum of 120 days per benefit year.

Room and board charges in a nursing home are covered. The maximum amount payable is \$20 per day up to a maximum of 120 days per benefit year.

For purposes of this plan, a *convalescent hospital* is a facility licensed to provide convalescent care and treatment for sick or injured patients on an in-patient basis. Nursing and medical care must be available 24 hours a day. It does not include a nursing home, rest home, home for the aged or chronically ill, sanatorium or a facility for treating alcohol or drug abuse.

A *hospital* is a facility licensed to provide care and treatment for sick or injured patients, primarily while they are acutely ill. It must have facilities for diagnostic treatment and major surgery. Nursing care must be available 24 hours a day. It does not include a nursing home, rest home, home for the aged or chronically ill, sanatorium, convalescent hospital or a facility for treating alcohol or drug abuse or beds set aside for any of these purposes in a hospital.

A *chronic care facility* is a facility licensed to provide primarily regular medical supervision, nursing care and chronic care for sick or injured patients on an in-patient basis. Nursing and medical care must be available 24 hours a day. It does not include a rest home or a home for the aged, sanatorium or a facility for treating alcohol or drug abuse.

A *nursing home* is a facility, or part of a facility, licensed to provide regular medical supervision, nursing care and custodial care on an in-patient basis. The facility must have a staff of one or more doctors at all times and nursing and medical care must be available 24 hours a day. It does not include a rest home, home for the aged or chronically ill, sanatorium or a facility for treating alcohol or drug abuse.

**Expenses out of  
your province**

We will cover emergency services while you are outside the province where you live. We will also cover referred services.

For both emergency services and referred services, we will cover the cost of:

- a semi-private hospital room.
- other hospital services provided outside of Canada.
- out-patient services in a hospital.

- the services of a doctor.

For referred services:

- the services of a doctor are limited to 2 times the amount specified for the service in the General Practitioner's fee guide applicable in your province of residence, or your dependent's.
- hospital room and board charges and auxiliary hospital services are limited to a maximum of 30 days per benefit year.

Expenses for all other services or supplies eligible under this plan are also covered when they are incurred outside the province where you live, subject to the reimbursement level and all conditions applicable to those expenses.

***Emergency services***

We will pay 100% of the cost of covered emergency services. The deductible does not apply to these expenses.

We will only cover emergency services obtained within 60 days of the date you leave the province where you live. If hospitalization occurs within this period, in-patient services are covered until the date you are discharged.

*Emergency services* mean any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When a person has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed prior to the person leaving the province where the person lives.

*Emergency* means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.

At the time of an emergency, you or someone with you must contact Sun Life's Emergency Travel Assistance provider, AZGA Service Canada Inc. (*Allianz Global Assistance*). All invasive and investigative procedures (including any surgery, angiogram, MRI, PET scan, CAT scan), must be pre-authorized by Allianz Global Assistance prior to being performed, except in extreme circumstances where surgery is

performed on an emergency basis immediately following admission to a hospital.

If contact with Allianz Global Assistance cannot be made before services are provided, contact with Allianz Global Assistance must be made as soon as possible afterwards. If contact is not made and emergency services are provided in circumstances where contact could reasonably have been made, then Sun Life has the right to deny or limit payments for all expenses related to that emergency.

An emergency ends when you are medically stable to return to the province where you live.

*Emergency services  
excluded from  
coverage*

Any expenses related to the following emergency services are not covered:

- services that are not immediately required or which could reasonably be delayed until you return to the province where you live, unless your medical condition reasonably prevents you from returning to that province prior to receiving the medical services.
- services relating to an illness or injury which caused the emergency, after such emergency ends.
- continuing services, arising directly or indirectly out of the original emergency or any recurrence of it, after the date that Sun Life or Allianz Global Assistance, based on available medical evidence, determines that you can be returned to the province where you live, and you refuse to return.
- services which are required for the same illness or injury for which you received emergency services, including any complications arising out of that illness or injury, if you had unreasonably refused or neglected to receive the recommended medical services.
- where the trip was taken to obtain medical services for an illness or injury, services related to that illness or injury, including any complications or any emergency arising directly or indirectly out of that illness or injury.



***Referred services*** *Referred services* must be for the treatment of an illness and ordered in writing by a doctor located in the province where you live. We will pay 100% of the costs of referred services. Your provincial medicare plan must agree in writing to pay benefits for the referred services.

All referred services must be:

- obtained in Canada, if available, regardless of any waiting lists, and
- covered by the medicare plan in the province where you live.

However, if referred services are not available in Canada, they may be obtained outside of Canada.

***Emergency services out of your province*** Expenses incurred for emergency services outside the province where you live are subject to a lifetime maximum of \$1,000,000 per person or, if lower, any other applicable lifetime maximum.

***Referred services out of your province*** Expenses incurred for referred services outside the province where you live are subject to a lifetime maximum of \$50,000 per person or, if lower, any other applicable lifetime maximum.

**Medical services and equipment** We will cover 100% of the costs after you pay the deductible for the medical services listed below when ordered by a doctor (the services of a licensed optometrist, ophthalmologist or dentist do not require a doctor's order).

- out-of-hospital private duty nurse services when medically necessary. Services must be for nursing care, and not for custodial care. The private duty nurse must be a nurse, or nursing assistant who is licensed, certified or registered in the province where you live and who does not normally live with you. The services of a registered nurse are eligible only when someone with lesser qualifications cannot perform the duties. There is a limit of \$10,000 per person per benefit year.
- transportation in a licensed ambulance, if medically necessary, that takes you to and from the nearest hospital that is able to provide the necessary medical services. Expenses incurred

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outside Canada for emergency services will be paid based on the conditions specified above for emergency services under *Expenses out of your province*.

- transportation in a licensed air ambulance, if medically necessary, that takes you to the nearest hospital that provides the necessary emergency services. Expenses incurred outside Canada for emergency services will be paid based on the conditions specified above for emergency services under *Expenses out of your province*.
- laboratory tests performed by a commercial laboratory for the diagnosis of an illness. Tests performed in a doctor's office or pharmacy are not covered.
- ultrasounds.
- x-ray examinations.
- dental services, including braces and splints, to repair damage to natural teeth caused by an accidental blow to the mouth that occurs while you are covered. These services must be received within 12 months of the accident. We will not cover more than the fee stated in the Dental Association Fee Guide for a general practitioner in the province where the employee lives. The guide must be the current guide at the time that treatment is received.
- services of an ophthalmologist or licensed optometrist, up to a maximum of 1 examination in any 12 month period for a dependent child or in any 24 month period for any other person.
- wigs following chemotherapy, up to a maximum of \$300 per person in a benefit year. Wigs do not require a doctor's order.
- medically necessary equipment rented, or purchased at our request, that meets your basic medical needs. If alternate equipment is available, eligible expenses are limited to the cost of the least expensive equipment that meets your basic medical needs. For wheelchairs, eligible expenses are limited to the cost of a manual wheelchair, except if the person's medical condition

warrants the use of an electric wheelchair.

- casts, splints, trusses, braces or crutches.
- breast prostheses required as a result of surgery, up to a maximum of \$200 per person in a benefit year.
- surgical brassieres required as a result of surgery, up to a maximum of 2 brassieres per person in a benefit year.
- artificial limbs and eyes (we will cover 80% of the cost of myoelectric appliances. The deductible does not apply to myoelectric appliances).
- stump socks, up to a maximum of 5 pairs per person in a benefit year.
- elastic support stockings, including pressure gradient hose, up to a maximum of 2 pairs per person in a benefit year.
- custom-made orthotic inserts for shoes, when prescribed by a doctor, podiatrist or chiropodist, up to a maximum of \$150 per person in a benefit year.
- custom-made orthopaedic shoes, including modifications to orthopaedic shoes, when prescribed by a doctor, podiatrist or chiropodist, up to a maximum of 1 pair or 1 modification per person in a benefit year.
- hearing aids prescribed by an ear, nose and throat specialist, including repairs, up to a maximum of \$300 per person over a period of 4 benefit years. The deductible does not apply to this expense.
- radiotherapy or coagulotherapy.
- oxygen, plasma and blood transfusions.
- glucometers prescribed by a diabetologist or a specialist in internal medicine.

- Continuous Glucose Monitor (CGM) receivers, transmitters or sensors, for persons diagnosed with Type 1 diabetes, up to a combined maximum of \$4,000 per person per benefit year. You must provide us with a doctor's note confirming the diagnosis.

**Paramedical services**

We will cover 100% of the costs after you pay the deductible, up to a maximum per person in a benefit year of \$1000 for services of licensed physiotherapists and \$300 for each category of paramedical specialists listed below:

- licensed psychologists, speech therapists, massage therapists, naturopaths, acupuncturists or Christian Science Practitioners, whether or not prescribed by a doctor.
- licensed osteopaths (this category of paramedical specialists also includes osteopathic practitioners), chiropractors, podiatrists or chiropodists, including a maximum of one x-ray examination per specialty each benefit year, whether or not prescribed by a doctor.

We will not pay for the cost of services rendered by a podiatrist in Ontario unless they are performed after the provincial medicare plan has paid its annual maximum benefit.

**Contact lenses or eyeglasses**

We will cover the cost of contact lenses or eyeglasses as long as they are prescribed by an ophthalmologist or licensed optometrist and are obtained from an ophthalmologist, licensed optometrist or optician.

We will cover 100% of these costs up to a maximum of \$300 in any 12 month period for a person under age 18 or in any 24 month period for any other person.

We will also cover 100% of the cost of contact lenses, following cataract surgery, or where an ophthalmologist or licensed optometrist certifies that such an appliance will improve acuity to at least the 20/40 level and the acuity cannot be improved to that level by spectacle lenses, up to a maximum of \$250 per person in any 24 month period.

The deductible does not apply to eyeglasses or contact lenses.

We will not pay for sunglasses, or magnifying glasses of any kind,

unless they are prescription glasses needed for the correction of vision.

**When coverage ends** Extended Health Care coverage will end when the employee retires or reaches age 70, whichever is earlier. Please refer to page 6 of this employee benefits booklet for further details.

**Payments after coverage ends** If you are totally disabled when your coverage ends, benefits will continue for expenses that result from the illness that caused the total disability if the expenses are incurred:

- during the uninterrupted period of total disability,
- within 90 days of the end of coverage, and
- while this provision is in force.

For the purpose of this provision, an employee is totally disabled if prevented by illness from performing any occupation the employee is or may become reasonably qualified for by education, training or experience, and a dependent is totally disabled if prevented by illness from performing the dependent's normal activities.

If the Extended Health Care benefit terminates, coverage for dental services to repair natural teeth damaged by an accidental blow will continue, if the accident occurred while you were covered and the procedure is performed within 6 months after the date of the accident, as if the benefit were still in effect.

**What is not covered** We will not pay for the costs of:

- utilization fees or annual doctor's fees for general items such as doctor's notes, prescription refills, calls from pharmacists, etc.
- services or supplies payable or available (regardless of any waiting list) under any government-sponsored plan or program, except as described below under *Integration with government programs*.
- services or supplies to the extent that their costs exceed the reasonable and usual rates in the locality where the services or supplies are provided.

- equipment that Sun Life considers ineligible (examples of this equipment are orthopaedic mattresses, exercise equipment, air-conditioning or air-purifying equipment, whirlpools, humidifiers, and equipment used to treat seasonal affective disorders).
- any services or supplies that are not usually provided to treat an illness, including experimental or investigational treatments. *Experimental or investigational treatments* mean treatments that are not approved by Health Canada or other government regulatory body for the general public.
- services or supplies that do not qualify as medical expenses under the Income Tax Act (Canada).
- services or supplies for which no charge would have been made in the absence of this coverage.

We will not pay benefits when the claim is for an illness resulting from:

- the hostile action of any armed forces, insurrection or participation in a riot or civil commotion.
- any work for which you were compensated that was not done for the employer who is providing this plan.
- participation in a criminal offence.

**Integration with  
government  
programs**

This plan will integrate with benefits payable or available under the government-sponsored plan or program (the *government program*).

The covered expense under this plan is that portion of the expense that is not payable or available under the government program, regardless of:

- whether you have made an application to the government program,
- whether coverage under this plan affects your eligibility or entitlement to any benefits under the government program, or

- any waiting lists.

We will also not pay benefits when compensation is available under a private benefit plan providing income for time lost due to a work related accident or illness, a Criminal Injuries Compensation Act or similar legislation.

**When and how to make a claim**

To make a claim, complete the claim form that is available from your employer.

In order for you to receive benefits, we must receive the claim the earlier of:

- 12 months after the date you incur the expenses, or
- 3 months after the end of your Extended Health Care coverage.

## Emergency Travel Assistance

### General description of the coverage

In this section, *you* means the employee and all dependents covered for Emergency Travel Assistance benefits.

If you are faced with a medical emergency when travelling outside of the province where you live, AZGA Service Canada Inc. (*Allianz Global Assistance*) can help.

*Emergency* means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.

This benefit, called **Medi-Passport**, supplements the emergency portion of your Extended Health Care coverage. It only covers emergency services that you obtain within 60 days of leaving the province where you live. If hospitalization occurs within this time period, in-patient services are covered until you are discharged.

The Medi-Passport coverage is subject to any maximum applicable to the emergency portion of the Extended Health Care benefit. The emergency services excluded from coverage, and all other conditions, limitations and exclusions applicable to your Extended Health Care coverage also apply to Medi-Passport.

We recommend that you bring your Travel card with you when you travel. It contains telephone numbers and the information needed to confirm your coverage and receive assistance.

### Getting help

**At the time of an emergency, you or someone with you must contact Allianz Global Assistance. If contact with Allianz Global Assistance cannot be made before services are provided, contact with Allianz Global Assistance must be made as soon as possible afterwards. If contact is not made and emergency services are provided in circumstances where contact could reasonably have been made, then Sun Life has the right to deny or limit payments for all expenses related to that emergency.**



Access to a fully staffed coordination centre is available 24 hours a day. Please consult the telephone numbers on the Travel card.

Allianz Global Assistance may arrange for:

**On the spot medical assistance**

Allianz Global Assistance will provide referrals to physicians, pharmacists and medical facilities.

As soon as Allianz Global Assistance is notified that you have a medical emergency, its staff, or a physician designated by Allianz Global Assistance, will, when necessary, attempt to establish communications with the attending medical personnel to obtain an understanding of the situation and to monitor your condition. If necessary, Allianz Global Assistance will also guarantee or advance payment of the expenses incurred to the provider of the medical service.

Allianz Global Assistance will provide translation services in any major language that may be needed to communicate with local medical personnel.

Allianz Global Assistance will transmit an urgent message from you to your home, business or other location. Allianz Global Assistance will keep messages to be picked up in its offices for up to 15 days.

**Transportation home or to a different medical facility**

Allianz Global Assistance may determine, in consultation with an attending physician, that it is necessary for you to be transported under medical supervision to a different hospital or treatment facility or to be sent home.

In these cases, Allianz Global Assistance will arrange, guarantee, and if necessary, advance the payment for your transportation.

Sun Life or Allianz Global Assistance, based on available medical evidence, will make the final decision whether you should be moved, when, how and to where you should be moved and what medical equipment, supplies and personnel are needed.

**Meals and accommodations expenses**

If your return trip is delayed or interrupted due to a medical emergency or the death of a person you are travelling with who is also covered by this benefit, Allianz Global Assistance will arrange for your meals and accommodations at a commercial establishment. We will pay a maximum of \$150 a day for each person for up to 7 days.

Allianz Global Assistance will arrange for meals and accommodations at a commercial establishment, if you have been hospitalized due to a medical emergency while away from the province where you live and have been released, but, in the opinion of Allianz Global Assistance, are not yet able to travel. We will pay a maximum of \$150 a day for up to 5 days.

**Travel expenses home if stranded**

Allianz Global Assistance will arrange and, if necessary, advance funds for transportation to the province where you live:

- for you, if due to a medical emergency, you have lost the use of a ticket home because you or a dependent had to be hospitalized as an in-patient, transported to a medical facility or repatriated; or
- for a child who is under the age of 16, or mentally or physically handicapped, and left unattended while travelling with you when you are hospitalized outside the province where you live, due to a medical emergency.

If necessary, in the case of such a child, Allianz Global Assistance will also make arrangements and advance funds for a qualified attendant to accompany them home. The attendant is subject to the approval of you or a member of your family.

We will pay a maximum of the cost of the transportation minus any redeemable portion of the original ticket.

**Travel expenses of family members**

Allianz Global Assistance will arrange and, if necessary, advance funds for one round-trip economy class ticket for a member of your immediate family to travel from their home to the place where you are hospitalized if you are hospitalized for more than 7 consecutive days, and:

- you are travelling alone, or

- you are travelling only with a child who is under the age of 16 or mentally or physically handicapped.

We will pay a maximum of \$150 a day for the family member's meals and accommodations at a commercial establishment up to a maximum of 7 days.

**Repatriation**

If you die while out of the province where you live, Allianz Global Assistance will arrange for all necessary government authorizations and for the return of your remains, in a container approved for transportation, to the province where you live. We will pay a maximum of \$5,000 per return.

**Vehicle return**

Allianz Global Assistance will arrange and, if necessary, advance funds up to \$500 for the return of a private vehicle to the province where you live or a rental vehicle to the nearest appropriate rental agency if death or a medical emergency prevents you from returning the vehicle.

**Lost luggage or documents**

If your luggage or travel documents become lost or stolen while you are travelling outside of the province where you live, Allianz Global Assistance will attempt to assist you by contacting the appropriate authorities and by providing directions for the replacement of the luggage or documents.

**Coordination of coverage**

You do not have to send claims for doctors' or hospital fees to your provincial medicare plan first. This way you receive your refund faster. Sun Life and Allianz Global Assistance coordinate the whole process with most provincial plans and all insurers, and send you a cheque for the eligible expenses. Allianz Global Assistance will ask you to sign a form authorizing them to act on your behalf.

If you are covered under this group plan and certain other plans, we will coordinate payments with the other plans in accordance with guidelines adopted by the Canadian Life and Health Insurance Association.

The plan from which you make the first claim will be responsible for managing and assessing the claim. It has the right to recover from the other plans the expenses that exceed its share.

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| <b>Limits on advances</b>                             | <p>Advances will not be made for requests of less than \$200. Requests in excess of \$200 will be made in full up to a maximum of \$10,000.</p> <p>The maximum amount advanced will not exceed \$10,000 per person per trip unless this limit will compromise your medical care.</p>  |
| <b>Reimbursement of expenses</b>                      | <p>If, after obtaining confirmation from Allianz Global Assistance that you are covered and a medical emergency exists, you pay for services or supplies that were eligible for advances, Sun Life will reimburse you.</p> <p>To receive reimbursement, you must provide Sun Life with proof of the expenses within 30 days of returning to the province where you live. Your employer can provide you with the appropriate claim form.</p>   |
| <b>Your responsibility for advances</b>               | <p>You will have to reimburse Sun Life for any of the following amounts advanced by Allianz Global Assistance:</p> <ul style="list-style-type: none"><li>■ any amounts which are or will be reimbursed to you by your provincial medicare plan.</li><li>■ that portion of any amount which exceeds the maximum amount of your coverage under this plan.</li><li>■ amounts paid for services or supplies not covered by this plan.</li><li>■ amounts which are your responsibility, such as deductibles and the percentage of expenses payable by you.</li></ul> <p>Sun Life will bill you for any outstanding amounts. Payment will be due when the bill is received. You can choose to repay Sun Life over a 6 month period, with interest at an interest rate established by Sun Life from time to time. Interest rates may change over the 6 month period.</p> |
| <b>Limits on Emergency Travel Assistance coverage</b> | <p>There are countries where Allianz Global Assistance is not currently available for various reasons. For the latest information, please call Allianz Global Assistance before your departure.</p> <p>Allianz Global Assistance reserves the right to suspend, curtail or limit its services in any area, without prior notice, because of:</p>  |

- a rebellion, riot, military up-rising, war, labour disturbance, strike, nuclear accident or an act of God.
- the refusal of authorities in the country to permit Allianz Global Assistance to fully provide service to the best of its ability during any such occurrence.

**Liability of Sun Life  
or Allianz Global  
Assistance**

Neither Sun Life nor Allianz Global Assistance will be liable for the negligence or other wrongful acts or omissions of any physician or other health care professional providing direct services covered under this group plan.

## Dental Care

### General description of the coverage

In this section, *you* means the employee and all dependents covered for Dental Care benefits.

Dental Care coverage pays for eligible expenses that you incur for dental procedures provided by a licensed dentist, denturist, dental hygienist and anaesthetist while you are covered by this group plan.

For each dental procedure, we will only cover reasonable expenses. We will not cover more than the fee stated in the Dental Association Fee Guide for general practitioners in the province where the employee lives, regardless of where the treatment is received. Payments will be based on the current guide at the time the treatment is received.

When a fee guide is not published for a given year, the term *fee guide* may also mean an adjusted fee guide established by Sun Life.

When deciding what we will pay for a procedure, we will first find out if other or alternate procedures could have been done. These alternate procedures must be part of usual and accepted dental work and must obtain as adequate a result as the procedure that the dentist performed. We will not pay more than the reasonable cost of the least expensive alternate procedure.

If you receive any temporary dental service, it will be included as part of the final dental procedure used to correct the problem and not as a separate procedure. The fee for the permanent service will be used to determine the usual and reasonable charge for the final dental service.

An expense must be claimed for the benefit year in which the expense is incurred. You incur an expense on the date your dentist performs a single appointment procedure or an orthodontic procedure. For other procedures which take more than one appointment, you incur an expense once the entire procedure is completed.

The benefit year is from January 1 to December 31.

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| <b>Deductible</b>                   | There is no deductible for this coverage.   |
| <b>Benefit year maximum</b>         | <p>We will not pay more than:</p> <ul style="list-style-type: none"> <li>■ \$2,500 per person for each benefit year for Preventive and Basic dental procedures combined.</li> <li>■ \$1,000 per person for each benefit year for Major dental procedures.</li> </ul> <p>If your coverage starts in the second half of a benefit year, the maximum amount for that benefit year will be reduced by 50%.</p>  |
| <b>Lifetime maximum</b>             | The maximum amount we will pay for all Orthodontic procedures in a person's lifetime is \$3,000.  |
| <b>Predetermination</b>             | We suggest that you send us an estimate, before the work is done, for any major treatment or any procedure that will cost more than \$500. You should send us a completed dental claim form that shows the treatment that the dentist is planning and the cost. Both you and the dentist will have to complete parts of the claim form. We will tell you how much of the planned treatment is covered. This way you will know how much of the cost you will be responsible for before the work is done. |
| <b>Preventive dental procedures</b> | <p>Your dental benefits include the following procedures used to help prevent dental problems. They are procedures that a dentist performs regularly to help maintain good dental health.</p> <p>We will pay 100% of the eligible expenses for these procedures.</p>  |
| <i>Oral examinations</i>            | <p>1 complete examination every 3 years.</p> <p>1 recall examination every 6 months.</p> <p>Emergency or specific examinations.</p>   |
| <i>X-rays</i>                       | <p>1 complete series of x-rays or 1 panorex every 3 years.</p> <p>Bitewing x-rays, limited to 1 set every 6 months.</p>   |

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X-rays to diagnose a symptom or examine progress of a particular course of treatment.

*Other services* Required consultations with another dentist.

Polishing (cleaning of teeth) and topical fluoride treatment, once every 6 months.

Emergency or palliative services.

Diagnostic tests and laboratory examinations.

Removal of impacted teeth and related anaesthesia.

Provision of space maintainers for missing primary teeth, limited to children under 18 years of age.

Oral hygiene instruction, up to a maximum of 1 session per benefit year.

**Basic dental procedures**

Your dental benefits include procedures used to treat basic dental problems.

We will pay 100% of the eligible expenses for these procedures.

*Fillings* Amalgam, composite, acrylic, or equivalent.

*Extraction of teeth* Removal of teeth, except removal of impacted teeth (*Preventive dental procedures*).

*Basic restorations* Prefabricated metal restorations and repairs to prefabricated metal restorations, other than in conjunction with the placement of permanent crowns.

*Endodontics* Root canal therapy and root canal fillings, and treatment of disease of the pulp tissue.

*Periodontics* Treatment of disease of the gum and other supporting tissue.

Scaling, root planing, or occlusal equilibration, limited to 12 units per benefit year combined.



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| <i>Oral surgery</i>            | Surgery and related anaesthesia, other than: removal of impacted teeth ( <i>Preventive dental procedures</i> ), implants and transplants, and repositioning of the jaw.   |
| <b>Major dental procedures</b> | <p>Your dental benefits include procedures used to treat major dental problems.</p> <p>We will pay 50% of the eligible expenses for these procedures.</p>   |
| <i>Major restorations</i>      | Inlays and onlays. Crowns and repairs to crowns, other than prefabricated metal restorations ( <i>Basic dental procedures</i> ).  |
| <i>Repair</i>                  | Repair of bridges or dentures, limited to once every 36 months.   |
| <i>Rebase or reline</i>        | Rebase or reline of an existing partial or complete denture, limited to once every 36 months.   |
| <i>Prosthodontics</i>          | <p>Construction and insertion of bridges or standard dentures. Charges for a replacement bridge or replacement standard denture are not considered an eligible expense during the 5 year period following the construction or insertion of a previous bridge or standard denture unless:</p> <ul style="list-style-type: none"> <li>■ it is needed to replace a bridge or standard denture which has caused temporomandibular joint disturbances and which cannot be economically modified to correct the condition.</li> <li>■ it is needed to replace a transitional denture which was inserted shortly following extraction of teeth and which cannot be economically modified to the final shape required.</li> </ul> |
| <i>Implants</i>                | Implants, excluding surgery charges, subject to any limitations that would have applied under this plan to a tooth supported crown or a non implant related prostheses, respectively, if there had been no implant.   |
| <b>Orthodontic procedures</b>  | <p>Your dental benefits include procedures used to treat misaligned or crooked teeth.</p> <p>Only children under age 19 are covered for these procedures.</p> <p>We will pay 80% of the eligible expenses for these procedures.</p>   |

Coverage includes orthodontic examinations, including orthodontic diagnostic services and fixed or removable appliances such as braces.

The following orthodontic procedures are covered:

- interceptive, interventive or preventive orthodontic services, other than space maintainers (*Preventive dental procedures*).
- comprehensive orthodontic treatment, using a removable or fixed appliance, or combination of both. This includes diagnostic procedures, formal treatment and retention.

**When coverage ends** Dental Care coverage will end when the employee retires or reaches age 70, whichever is earlier. Please refer to page 6 of this employee benefits booklet for further details.

**Payments after coverage ends** If the Dental Care benefit terminates, you will still be covered for procedures to repair natural teeth damaged by an accidental blow if the accident occurred while you were covered, and the procedure is performed within 6 months after the date of the accident.

**What is not covered** We will not pay for services or supplies payable or available (regardless of any waiting list) under any government-sponsored plan or program unless explicitly listed as covered under this benefit.

We will only pay for a procedure that has a reasonably favourable prognosis in the opinion of Sun Life. We will not pay for services or supplies that are not usually provided to treat a dental problem.

We will not pay for:

- procedures performed primarily to improve appearance.
- the replacement of dental appliances that are lost, misplaced or stolen.
- charges for appointments that you do not keep.
- charges for completing claim forms.

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- services or supplies for which no charge would have been made in the absence of this coverage.
  - supplies usually intended for sport or home use, for example, mouthguards.
  - procedures or supplies used in full mouth reconstructions (capping all of the teeth in the mouth), vertical dimension corrections (changing the way the teeth meet) including attrition (worn down teeth), alteration or restoration of occlusion (building up and restoring the bite), or for the purpose of prosthetic splinting (capping teeth and joining teeth together to provide additional support).
  - charges related to the temporomandibular joint (TMJ) treatment, except otherwise indicated in the list of covered expenses.
  - transplants, and repositioning of the jaw.
  - experimental treatments.

We will also not pay for dental work resulting from:

- the hostile action of any armed forces, insurrection or participation in a riot or civil commotion.
- participation in a criminal offence.

We will not pay benefits when compensation is available under a private benefit plan providing income for time lost due to a work related accident or illness.

**When and how to make a claim**

To make a claim, complete the claim form that is available from your employer. The dentist will have to complete a section of the form.

In order for you to receive benefits, we must receive a claim the earlier of:

- 12 months after the date you incur the expenses, or
- 3 months after the end of your Dental Care coverage.

We can require that you give us the dentist's statement of the treatment received, pre-treatment x-rays and any additional information that we consider necessary.

## Health Spending Account

### General description of the coverage

The contract holder has the sole legal and financial liability for this benefit. Sun Life only acts as administrator on behalf of the contract holder.

Your Health Spending Account coverage pays for services or supplies described in this section under *Eligible expenses*.

An expense is incurred on the date the services are received or the supplies are purchased or rented. Eligible expenses incurred by a dependent are also covered. Coverage applies only to expenses incurred after the employee becomes covered under the Health Spending Account and before the date the Health Spending Account ends.

A dependent is any person for whom you may claim a medical expense tax credit on your federal tax return in the taxation year. For example, this could include members of your extended family, such as your parents, grandparents or grandchildren.

The benefit year is from January 1 to December 31.

### How your Health Spending Account works

Your Health Spending Account works like an expense account. Your employer will allocate plan credits to your account in the manner described under *Plan credits*.

Each time you submit a Health Spending Account claim, either for yourself or for a dependent, you will be reimbursed for eligible expenses, up to the balance of your account. Expenses incurred in one benefit year cannot be covered by credits received in the following benefit year.

Credits can only be used to provide reimbursement for eligible expenses. Under the Income Tax Act, the definition of eligible expenses is quite wide. These expenses are shown below. Credits cannot be cashed out and will be lost unless used. You can avoid the loss of credits by using them before the end of the benefit year

following the benefit year in which they have been allocated to your account, and before any earlier termination of this benefit or your coverage.

There are a number of reasons why the Health Spending Account is tax-effective for you. Eligible expenses are specifically limited to expenses not covered under another plan or under another benefit of this plan. If you paid for these expenses on your own, you would have to use expensive "after-tax" dollars. On the other hand, your Health Spending Account is sheltered from federal and provincial (except Québec) income tax. In most circumstances, this means that when you use plan credits to pay for expenses, you are using less expensive "pre-tax" dollars. The result is extra savings for you.

**Continuation of coverage for dependents**

The Health Spending Account is set up under the employee's name, and there cannot be any continuation of coverage for dependents after the employee's death. Only expenses incurred before the employee's death can be covered under the employee's Health Spending Account.

**Plan credits**

\$300 on the commencement of each benefit year

If your coverage starts after the commencement of the benefit year, your plan credits are adjusted by the employer for that benefit year. If you need additional information, please contact your employer.

**Eligible expenses**

Coverage includes the following items provided they qualify as tax deductible medical expenses under the Income Tax Act (Canada) **and** are not payable under any other private or government plan. If the list of items qualifying as tax deductible medical expenses under the Income Tax Act (Canada) is changed, this plan is automatically updated to reflect the changes.

*Drugs*

- drugs, medications or other preparations or substances prescribed by a licensed medical practitioner or dentist.

*Eyeglasses*

- eyeglasses or other devices for the treatment or correction of a patient's vision defect, as prescribed by a medical practitioner or an optometrist.

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| <i>Deductibles and coinsurances</i>              | <ul style="list-style-type: none"><li>■ deductible and coinsurance amounts under medical or dental plans.</li></ul>   |
| <i>Licensed practitioners (fee for services)</i> | <ul style="list-style-type: none"><li>■ acupuncturists (must be a licensed medical practitioner), chiropractors, podiatrists, chiropractors, Christian Science practitioners, naturopaths, nurses, optometrists, osteopaths, physiotherapists, practical nurses, psychoanalysts, psychologists, speech therapists (where therapy involves pathology or audiology), therapists.</li></ul>  |
| <i>Dental care</i>                               | <ul style="list-style-type: none"><li>■ preventative, diagnostic, restorative, orthodontic and therapeutic care.</li></ul>  |
| <i>Attendant care</i>                            | <ul style="list-style-type: none"><li>■ remuneration for a full-time attendant, or for the cost of full-time care in a nursing home, of a patient who has a severe and prolonged mental or physical impairment; the condition must be certified by a medical doctor or an optometrist, where applicable; an impairment is considered severe and prolonged if it markedly restricts daily activities and can reasonably be expected to last for a continuous period of at least 12 months.</li><li>■ remuneration for a full-time attendant if the patient lives in a self-contained domestic establishment (for example, his home); a doctor must certify that the patient is likely to be dependent on others for his personal needs by reason of physical or mental infirmity that is of indefinite duration.</li></ul> |
| <i>Facilities</i>                                | <ul style="list-style-type: none"><li>■ amounts paid to a nursing home for the full-time care of a patient who, due to a lack of normal mental capacity, will be dependent upon others at that time and for the foreseeable future.</li><li>■ payments to a special school, institution or other place for care, training, or use of equipment, facilities or personnel, with regard to a mentally or physically handicapped individual; an "appropriately qualified person" must certify the individual and his or her special requirements.</li></ul>   |
| <i>Hospitals</i>                                 | <ul style="list-style-type: none"><li>■ payments to a public or licensed private hospital.</li></ul>  |
| <i>Devices and supplies</i>                      | <ul style="list-style-type: none"><li>■ artificial eyes.</li></ul>  |

- artificial limbs.
- crutches.
- cloth diapers, disposable briefs, catheters, catheter trays, tubing or other products required by the patient by reason of incontinence caused by illness, injury or affliction.
- device or equipment, including a replacement part, designed exclusively for use by an individual who is suffering from a severe chronic respiratory ailment or a severe chronic immune system disregulation, including the cost of an air conditioner (covered at 50% up to a maximum of \$1,000), air or water filter, electric or sealed combustion furnace purchased to replace another furnace (which was not an electric or a sealed combustion furnace), but excluding a humidifier, dehumidifier, heat pump or heat or air exchanger.
- device or equipment designed to pace or monitor the heart of an individual who suffers from heart disease.
- device designed exclusively to enable an individual with a mobility impairment to operate a vehicle.
- device or equipment, including a synthetic speech system, Braille printer and large print-on-screen device, designed exclusively to be used by a blind individual in the operation of a computer.
- device to decode special television signals to permit the vocal portion of the signal to be visually displayed.
- device designed to be attached to infants diagnosed as being prone to sudden infant death syndrome in order to sound an alarm if the infant ceases to breathe.
- electronic speech synthesizer that enables a mute individual to communicate by use of a portable keyboard.
- electronic or computerized environmental control system designed exclusively for the use of an individual with a severe



and prolonged mobility restriction.

- external breast prosthesis that is required because of a mastectomy.
- extremity pump or elastic support hose designed exclusively to relieve swelling caused by chronic lymphedema.
- hearing aids.
- hospital bed, including attachments to it that may have been included in a prescription.
- ileostomy or colostomy pads.
- inductive coupling osteogenesis stimulator for treating non-union of fractures or aiding in bone fusion.
- infusion pump, including disposable peripherals, used in the treatment of diabetes or a device designed to enable a diabetic to measure his or her blood sugar level.
- insulin.
- iron lung.
- kidney machines.
- laryngeal speaking aids.
- limb braces.
- mechanical device or equipment designed to be used to assist an individual to enter or leave a bathtub or shower, or to get on or off a toilet.
- needle or syringe.
- optical scanner or similar device designed to be used by blind individuals to enable them to read print.
- orthopaedic shoe or boot, or an insert for a shoe or boot, made to

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order for an individual in accordance with a prescription to overcome a physical disability of the individual.

- oxygen tent or equipment.
- power-operated lifts designed exclusively for use by disabled individuals to allow them access to different levels of a building or assist them to gain access to a vehicle, or to place wheelchairs in or on a vehicle.
- rocking bed for poliomyelitis victims.
- spinal braces.
- teletypewriter or similar device, including a telephone ringing indicator, that enables a deaf or mute individual to receive telephone calls.
- truss for a hernia.
- walkers.
- wheelchairs.
- wig made to order for an individual who has suffered abnormal hair loss owing to disease, medical treatment or accident.

*Other*

- costs of acquisition, care and maintenance (including food and veterinary care) of an animal, specially trained to assist a patient who is blind or profoundly deaf or has a severe and prolonged impairment that markedly restricts the use of arms or legs (the animal must be provided by a person or an organization, one of whose main purposes is such training of animals). In addition, travelling, board, and lodging expenses, while in full-time attendance at a training institution, are allowable.
- costs of medical services and supplies outside of the province of residence.
- diagnostic, laboratory and radiological procedures or services used for maintaining health, preventing disease or assisting in

diagnosis.

- modifications to a home for a person who lacks normal physical development or who is confined to a wheelchair, to enable the person to be functional or mobile.
- reasonable expenses to locate a donor for a bone marrow or organ transplant and, reasonable travelling, board and lodging expenses of the donor and the patient in respect of the transplant.
- transportation by ambulance to or from public or licensed private hospital for the patient.
- transportation expenses paid to an individual who is in the business of providing transportation services to transport the patient and one additional person (if necessary as certified by a medical practitioner) provided:
  - equivalent medical services are not available locally.
  - the route is reasonably direct.
  - the medical treatment sought is reasonable and the distance travelled is at least 40 kilometres.
- reasonable expenses for meals and accommodation for the patient and, if required, the accompanying individual, provided the conditions for transportation expenses are satisfied and the distance travelled is at least 80 kilometres.
- reasonable expenses relating to rehabilitative therapy, including training in lip reading and sign language, incurred to adjust for the patient's hearing or speech loss.

**When coverage ends** Your Health Spending Account coverage will end when you retire or reach age 70, whichever is earlier. Please refer to page 6 of this employee benefits booklet for further details.

**Other coverage** If you or your eligible dependents have coverage under another plan, you should submit your claims to the other plan first. Once benefits have been determined under the other plan, you can submit any unpaid

**When and how to  
make a claim**

portion of the claim for payment from your Health Spending Account.

To make a claim, complete the claim form that is available from your employer.

In order for you to receive benefits, we must receive the claim no later than 90 days after the earlier of:

- the end of the benefit year during which you incur the expenses,  
or
- the end of your Health Spending Account coverage.

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## Life Coverage

**General description of the coverage** Your Life coverage provides a benefit for your beneficiary if you die while covered. If your spouse or child has Optional Life Coverage, the Optional Life Coverage will provide a benefit if your spouse or child dies while covered.

**Basic Life coverage for you**

*Amount* Your Life benefit is \$100,000.

*Coverage ends* Your coverage will end when you retire or reach age 70, whichever is earlier. Please refer to page 6 of this employee benefits booklet for further details.

**Optional Life coverage for you**

*Amount* You can choose coverage in units of \$10,000. The maximum amount of coverage is \$250,000.

*Coverage ends* Your coverage will end when you retire or reach age 65, whichever is earlier. Please refer to page 6 of this employee benefits booklet for further details.

**Optional Life coverage for your spouse**

*Amount* You can choose Optional Life coverage for your spouse in units of \$10,000 up to a maximum of \$250,000.

*Coverage ends* Optional coverage for your spouse will end when you retire or reach age 65, whichever is earlier. Please refer to page 6 of this employee benefits booklet for further details.

**Optional Life coverage for your children**

*Amount* You can choose Optional Life coverage for your children in units of \$1,000 up to a maximum of \$15,000 per child.

*Coverage ends* Optional coverage for your children will end on the last day of the month in which you retire or reach age 65, whichever is earlier. Please refer to page 6 of this employee benefits booklet for further details.

**Who we will pay**

If you die while covered, Sun Life will pay the full amount of your benefit to your last named beneficiary on file with Sun Life.

If you have not named a beneficiary, the benefit amount will be paid to your estate. Anyone can be your beneficiary. You can change your beneficiary at any time, unless a law prevents you from doing so or you indicate that the beneficiary is not to be changed.

If your spouse or child has Optional Life Coverage, the Optional Life Coverage will provide a benefit if your spouse or child dies while covered.

If a dependent dies, Sun Life will pay you the benefit for that dependent.

For your spouse's optional coverage, Sun Life will pay the full amount of the benefit to the last named beneficiary on file with Sun Life. If you have not named a beneficiary, the benefit amount will be paid to you.

A minor cannot personally receive a death benefit under the plan until reaching the age of majority. If you reside outside Québec and are designating a minor as your beneficiary, you may wish to designate someone to receive the death benefits during the time your beneficiary is a minor. If you reside outside Québec and have not designated a trustee, current legislation may require Sun Life to pay the death benefit to the court or to a guardian or public trustee. If you reside in Québec, the death benefit will be paid to the parent(s)/legal guardian of the minor on the minor's behalf. Alternatively, you may wish to designate the estate as beneficiary and provide a trustee with directions in your will. You are encouraged to consult a legal advisor.

**Suicide**

If you or your spouse have any optional coverage that has been in effect

for less than 1 year, we will not pay benefits if death is by suicide, regardless of whether the person has a mental illness or intends or understands the consequences of their actions. However, we will refund all applicable Life coverage premiums that have been paid.

**Coverage during total disability**

If you become totally disabled before you retire or reach age 65, whichever is earlier, Life coverage may continue without the payment of premiums as long as you are totally disabled. This continued coverage is subject to the terms of the contract which were in effect on the date you became totally disabled, including reductions and terminations.

Sun Life must receive proof of your total disability within 12 months of the date the disability begins. After that, we can require ongoing proof that you are still totally disabled.

If proof of total disability is approved after an individual insurance policy becomes effective as a result of converting the group Life coverage, the group Life coverage will be reduced by the amount of the individual insurance policy, unless the individual insurance policy is exchanged for a refund of premiums.

Total disability must continue for at least an uninterrupted period of 6 months.

This coverage will continue without payment of premiums, from the date total disability begins, until the date you cease to be totally disabled or the date you fail to give Sun Life proof of your continued total disability, whichever is earlier.

Spouse Optional Life coverage will also continue without payment of premiums, as long as your Life coverage is continued without payment of premiums, but not after the Spouse Optional Life benefit is terminated.

Child Optional Life coverage will also continue without payment of premiums, as long as your Life coverage is continued without payment of premiums, but not after the Child Optional Life benefit is terminated.

For the purposes of your Life coverage, you will be considered totally

disabled if you are prevented by illness from performing any occupation you are or may become reasonably qualified for by education, training or experience.

**Converting Life coverage**

If your Life coverage ends or reduces for any reason other than your request, you may apply to convert the group Life coverage to an individual Life policy with Sun Life without providing proof of good health.

If your spouse's Life coverage ends for any reason other than your request, your spouse may apply to convert the group Life coverage to an individual Life policy with Sun Life without providing proof of good health.

Where necessary in order to comply with applicable legislation: If your child's Life coverage ends due to the termination of your Life coverage, you may apply to convert the group Life coverage for your child to an individual Life policy with Sun Life without providing proof of good health.

The request must be made within 31 days of the reduction or end of the Life coverage.

There are a number of rules and conditions in the group contract that apply to converting this coverage, including the maximum amount that can be converted. Please contact your employer for details.

**When and how to make a claim**

Claims for Life benefits must be made as soon as reasonably possible. Claim forms are available from your employer.





## **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 [www.sunlife.ca/privacy](http://www.sunlife.ca/privacy).

## **You have a choice**

We will occasionally inform you of other financial products and services that we believe meet your changing needs. If you do not wish to receive these offers, let us know by calling 1-877-SUN-LIFE (1-877-786-5433).

