

# your group benefits

Contract Number: 103297 and 151397

Effective: May 1, 2018

Issued: December 20, 2018



Bimbo Canada

Rivière-du-Loup Thrift - Union associates



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# How to Connect with Sun Life Financial



## Questions?

We're here to help. Talk to a Sun Life Financial Customer Care representative for assistance with your coverage by calling toll-free at 1-800-361-6212.

For faster service, have your **group contract number** and **member ID** ready to enter into our automated telephone system.

## Plan Member Services

Download the my Sun Life Mobile App!

- Free from the Apple App Store or Google Play, anytime
- Fast and easy access, wherever you go, to your benefit information
- View and/or submit mobile claims instantly, depending on your plan

Don't have a smartphone? Visit [www.mysunlife.ca](http://www.mysunlife.ca) to obtain the following services:

- benefit information about coverage, claim status, and easy access to claim forms and/or e-claims, depending on your plan
- chat live with an agent
- send a secure email message to the Sun Life Financial Customer Care Centre
- contact information

## Access to mysunlife website

The first time you access your group benefits online, you will need to register to get your personal access ID and password. To register you will need your group contract number and member ID.

## Prior Authorization Program

For the form:

- visit our website at [www.mysunlife.ca/priorauthorization](http://www.mysunlife.ca/priorauthorization)
- call a Sun Life Financial Customer Care representative toll-free at 1-800-361-6212

For the list of drugs:

- visit our website at [www.mysunlife.ca/priorauthorization](http://www.mysunlife.ca/priorauthorization)

## Your Drug Card

Provided by your employer or online at [www.mysunlife.ca](http://www.mysunlife.ca).

*Note: If you have refused Extended Health Care coverage under this plan, this drug card does not apply to you.*

## Your Travel Card

Provided by your employer or online at [www.mysunlife.ca](http://www.mysunlife.ca).

*Note: If you have refused Extended Health Care coverage under this plan, this travel card does not apply to you.*

## **Need to contact Allianz Global Assistance?**

In the USA and Canada, call: 1-800-511-4610.

## **All other inquiries**

Call 1-877-SUN-LIFE (1-877-786-5433).

# Benefit Summary



This is a summary of the coverage your plan provides. You should read it together with the information in the rest of this booklet. Please see the related sections of this booklet for more information, including exclusions, limitations and other conditions that apply to your plan.

## General Information

|                       |   |
|-----------------------|---|
| <b>We, our and us</b> | Throughout this booklet, <i>we</i> , <i>our</i> and <i>us</i> mean Sun Life Assurance Company of Canada   |
| <b>Waiting period</b> | <p>The waiting period is:</p> <ul style="list-style-type: none"> <li>• <b>For full-time:</b> 3 months of continuous employment</li> <li>• <b>For part-time:</b> 1,040 hours of continuous employment in the previous calendar year</li> </ul> <p>Any period during which you do not meet the eligibility requirements cannot be counted as part of the waiting period</p> |
| <b>Termination</b>    | Termination of coverage may vary from benefit to benefit as indicated in this Benefit Summary. Coverage may also end on an earlier date, as specified in the <i>General Information</i> section of this booklet.  |

## Extended Health Care - Contract Number 151397

|                            |   |
|----------------------------|---|
| <b>Benefit year</b>        | May 1, 2018 to December 31, 2018, and then from January 1 to December 31  |
| <b>Deductible</b>          | None  |
| <b>Reimbursement level</b> | <p><i>Drug card plan</i> Included</p> <p><i>Prescription drugs</i> 80%</p> <p>Once the amount of expenses not reimbursed under this plan as a result of the reimbursement percentage has reached \$750 for a family in a benefit year, eligible expenses incurred by that family will be paid at 100% for the remainder of the benefit year</p> <p>Drugs covered under this plan must have a Drug Identification Number (DIN) and be approved under <i>Drug evaluation</i></p> <p>We will cover the following drugs and supplies that are prescribed by a doctor or dentist and are obtained from a pharmacist:</p> <ul style="list-style-type: none"> <li>• drugs that legally require a prescription</li> <li>• formulas for infants with a confirmed intolerance to milk</li> <li>• life-sustaining drugs that may not legally require a prescription</li> <li>• injectable drugs and vitamins</li> <li>• compounded preparations, provided that the principal active ingredient is an eligible expense and has a DIN</li> </ul> |

|  |  |
|--|--|
|  | <ul style="list-style-type: none"> <li>• diabetic supplies, other than blood letting devices which are covered under <i>Medical services and equipment</i></li> <li>• intrauterine devices (IUDs) and diaphragms</li> <li>• colostomy supplies</li> <li>• varicose vein injections</li> </ul> <p>There are drugs and treatments that are not covered, even when prescribed. Please refer to the Extended Health Care section of this booklet for details.</p>  |
| <i>Drug substitution</i>                     | For drugs listed in the Régie de l'assurance-maladie du Québec (RAMQ) drug formulary, if the prescribed drug has a lower priced equivalent drug, charges in excess of the lowest priced equivalent drug may not be considered when calculating the reimbursement, unless we specifically approved the charges for the higher priced drug. To assess the medical necessity of a higher priced drug, we will require the covered person and the attending doctor to complete and submit an exception form. Charges in excess of the lowest priced equivalent drug do not count towards the out-of-pocket maximum unless we specifically approved the charges for the higher priced drug. |
| <i>Québec drug insurance plan</i>            | Any conditions under this plan that do not meet the requirements under the Québec drug insurance plan are automatically adjusted to meet those requirements  |
| <i>Deferred payment</i>                      | Payments are made automatically once a month, or whenever the amount of expenses payable reaches \$50  |
| <i>In-province hospital</i>                  | 100% of the difference between the cost of a ward and a semi-private room  |
| <i>Convalescent hospital</i>                 | 100% of the difference between the cost of a ward and a semi-private room, up to \$30 per day for a maximum of 180 days for treatment of an illness due to the same or related causes  |
| <i>Substance abuse rehabilitation centre</i> | 100% up to \$75 per day for a maximum of 31 days per lifetime  |
| <i>Out-of-province emergency services</i>    | 100%<br>Emergency Travel Assistance included<br>Time limit – 180 days after the date the person leaves the province where the person lives   |
| <i>Medical services and equipment</i>        | 60% - for orthopaedic shoes<br>100% - for all other eligible expenses  |
| <i>Paramedical services</i>                  | 100% up to a maximum of \$20 per visit and a combined maximum of \$200 per person per benefit year for all the qualified paramedical practitioners listed below: <ul style="list-style-type: none"> <li>• psychologists</li> <li>• speech therapists</li> <li>• audiologists</li> <li>• occupational therapists</li> <li>• osteopaths or osteopathic practitioners</li> <li>• chiropractors, a separate maximum of \$25 per person per benefit year applies to x-ray examinations, limited to 4 x-rays per benefit year</li> <li>• podiatrists</li> </ul> 80% for qualified physiotherapists, limited to 1 visit per day   |
| <b>Termination</b>                           | When you retire  |

## Short-Term Disability - Contract Number 103297

|                               |   |
|-------------------------------|---|
| <b>Maximum amount</b>         | 60% of your weekly basic earnings, rounded to the next higher \$1, up to the maximum insurable earnings under the Employment Insurance Act<br>The maximum amount may be reduced by benefits and payments provided from other sources as described in the <i>Short-Term Disability</i> section of this booklet |
| <b>Elimination period</b>     | Accident – none<br>Illness – 5 working days of uninterrupted total disability   |
| <b>Maximum benefit period</b> | 26 weeks<br>Benefits may also end on an earlier date as specified in the <i>Short-Term Disability</i> section of this booklet   |
| <b>Termination</b>            | When you retire or reach age 70, whichever is earlier   |
| <b>Tax status</b>             | Your employer has indicated that this disability plan is an associate-pay-all plan which means all required premium is paid by the associates covered under the plan. Therefore, the benefit payments are not taxable income.   |

## Long-Term Disability - Contract Number 103297

|                               |  |
|-------------------------------|--|
| <b>Maximum amount</b>         | 60% of your monthly basic earnings, rounded to the next higher \$1, up to a maximum of \$2,370<br>The maximum amount may be reduced by benefits and payments provided from other sources as described in the <i>Long-Term Disability</i> section of this booklet |
| <b>Elimination period</b>     | 26 weeks   |
| <b>Maximum benefit period</b> | The period ending on the last day of the month in which you reach age 65<br>Benefits may also end on an earlier date as specified in the <i>Long-Term Disability</i> section of this booklet   |
| <b>Termination</b>            | The day you reach age 65 less the elimination period or the day you retire, whichever is earlier   |
| <b>Tax status</b>             | Your employer has indicated that this disability plan is an associate-pay-all plan which means all required premium is paid by the associates covered under the plan. Therefore, the benefit payments are not taxable income.                                    |

## Life - Contract Number 103297

### Employee Life

|                             |   |
|-----------------------------|---|
| <b>Amount</b>               | 1 times your annual basic earnings rounded to the next higher \$1,000<br>Maximum – \$600,000  |
| <b>Proof of good health</b> | Approval required for coverage in excess of \$425,000, and any increase in that coverage of 25% or more or \$25,000, whichever is greater |

|                    |   |
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| <b>Reduction</b>   | <p>Coverage is reduced to 50% of the above amount when you reach age 65</p> <p>If you continue, or begin, to work after having reached age 65, we calculate the amount for which you would have been eligible if you had not already reached age 65, and it is that amount that will be used to determine if you have to submit proof of good health; then, we apply the above reduction clause to calculate the amount for which you are eligible.</p> |
| <b>Termination</b> | When you reach age 70   |

### Dependent Life

|                    |  |
|--------------------|--|
| <b>Amount</b>      | <p>Spouse – \$3,000</p> <p>Child – \$2,000</p> |
| <b>Termination</b> | When you reach age 70                          |



# Making Claims



There are time limits for making claims. You can find more on these time limits in the following chart. **If you fail to meet these time limits, you may not be entitled to some or all benefit payments.**

To assess a claim, we may ask you to send us the following documents:

- medical records or reports
- proof of payment
- itemized bills
- prescriptions
- other information we need.

Proof of claim is at your expense.

## Instructions and Time Limits for Sending Us Your Claims

Use this handy reminder to help you meet the time limits for sending in your claim.

| Type of claim               | Starting the claims process  | Limits and special instructions  |
|-----------------------------|--|--|
| Extended Health Care        | <p>Ask your employer for the form to complete, or get the form on our website.</p> <p>You can also submit claims for some expenses electronically. For more information, ask your employer.</p>                            | <p>Up to the earlier of the following dates:</p> <ul style="list-style-type: none"> <li>• 450 days after the date the expense is incurred, or</li> <li>• 90 days after the end of your Extended Health Care coverage.</li> </ul>   |
| Emergency Travel Assistance | <p>Contact Allianz Global Assistance to notify them that a medical emergency exists.</p>   | <p><b>Having expenses reimbursed:</b> To have services or supplies reimbursed that either you or another covered person have paid for, proof of the expenses must be provided to us within 30 days of the person's return to the province where the person lives.</p> <p>Refer to <i>Reimbursement of expenses</i> under the <i>Emergency Travel Assistance</i> section for further details.</p> |
| Short-Term Disability       | <p>Ask your employer for the claim forms, and ensure that the following people complete them:</p> <ul style="list-style-type: none"> <li>• you,</li> <li>• your attending doctor, and</li> <li>• your employer.</li> </ul> | <p>Up to 3 months after your total disability begins.</p> <p>We will assess the claim and send you or your employer a letter that outlines our decision.</p> <p>From time to time, we can require that you provide us with proof of your continued total disability. We must be provided with this information within 90 days of the request.</p>  |

| Type of claim        | Starting the claims process  | Limits and special instructions  |
|----------------------|--|--|
| Long-Term Disability | <p>Ask your employer for the claim forms and ensure that the following people complete them:</p> <ul style="list-style-type: none"> <li>• you,</li> <li>• your attending doctor, and</li> <li>• your employer.</li> </ul> <p>The submission of these forms is your proof of claim.</p> | <p>You should submit your proof of claim at least 8 weeks prior to the completion of your elimination period, but in no event later than 6 months after the end of your elimination period.</p> <p>If your Long-Term Disability coverage terminates, you must advise us of the claim within 30 days of the date the coverage terminates.</p> <p>We will assess the claim and send you or your employer a letter outlining our decision.</p> <p>From time to time, we can require that you provide us with proof of your continued total disability. We must be provided with this information within 90 days of the request.</p> |
| Life coverage        | Ask your employer to provide the claim forms.  | <p><b>If the claim is a result of a death:</b><br/>We must receive the claim form as soon as possible after the death occurred.</p> <p><b>For coverage during total disability (waiver of premium):</b><br/>We must receive the proof of total disability within 12 months of the date the disability begins. After that, we can require that you provide us with ongoing proof that you are still totally disabled.</p>   |

# General Information



**The information in this associate 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.

This booklet is only a summary of your employer's group contract. If there are any discrepancies between the group contract and the information in this booklet, the group contract will take priority, to the extent permitted by law.

Your group benefits may be modified after the effective date of this booklet. We will notify you in writing of any changes to your group plan. Any such notices will become part of this group benefits booklet and you should keep them in a safe place together with this booklet.

**Have questions?** Need more information about your group benefits? Talk to your employer.

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| <b>Your group benefits</b>                  | <p>The contract holder, Canada Bread Company, Limited, self-insures the following benefits:</p> <ul style="list-style-type: none"><li>• Extended Health Care</li><li>• Emergency Travel Assistance</li></ul> <p>This means Canada Bread Company, Limited has the sole legal and financial liability for the benefits listed above and funds the claims. Sun Life provides administrative services only (ASO) such as claims adjudication and claims processing. All other benefits are insured by Sun Life.</p>  |
| <b>Classes</b>                              | <p>This booklet describes the coverage for the following classes of associates:</p> <ul style="list-style-type: none"><li>• Class 6M1 – Rivière-du-Loup Thrift - Full-time union associates</li><li>• Class 6M2 – Rivière-du-Loup Thrift - Part-time union associates</li></ul>  |
| <b>Who is eligible to receive benefits?</b> | <p>To be eligible for group benefits, you must reside in Canada and meet all the following conditions:</p> <ul style="list-style-type: none"><li>• you are a permanent associate working in Canada.</li><li>• you are actively working for your employer at least 20 hours a week.</li><li>• you have completed the waiting period indicated in the Benefit Summary.</li></ul> <p><b>Your dependents become eligible</b> for coverage on the later of the following dates:</p> <ul style="list-style-type: none"><li>• on the date you become eligible for coverage, or</li><li>• on the date they become your dependent.</li></ul> <p>You must apply for coverage for yourself in order for your dependents to be eligible.</p>                       |
| <b>Who qualifies as your dependent</b>      | <p>Your dependent must be:</p> <ul style="list-style-type: none"><li>• your spouse or your child, and</li><li>• residing in Canada or the United States.</li></ul> <p><b>Your spouse</b> qualifies as your dependent if they are your spouse in one of the following ways:</p> <ul style="list-style-type: none"><li>• by marriage.</li><li>• under any other formal union recognized by law.</li><li>• as your partner of the opposite sex or of the same sex who is living with you and has been living with you in a conjugal relationship for at least 12 months. For associates residing in Québec, there is no minimum cohabitation period if a child is born out of the relationship.</li></ul> <p>You can only cover one spouse at a time.</p> |

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|   | <p><b>Your children and your spouse's children</b> (other than foster children) are eligible dependents if they are under age 21 and do not have a spouse.</p> <p>A child who is a full-time student under age 26 is also considered an eligible dependent as long as the child is dependent on you for financial support and does not have a spouse.</p> <p><b>If a child becomes disabled before the maximum age</b> and remains continuously disabled, we will continue coverage if they are not able to support themselves financially because of a disability and must rely on you financially. The exception is if they have a spouse.</p> <p>In these cases, you must inform Sun Life within 6 months of the date the child attains the maximum age for this plan. <b>Ask your employer for more on this.</b></p> |
| <p><b>How to enrol</b></p>                    | <p><i>For you</i> – You must provide the proper enrolment information to Sun Life through your employer.</p> <p><i>For a dependent</i> – You must ask for dependent coverage.</p> <p>If you or your dependents already have similar Extended Health Care coverage under this or another plan – You may refuse this coverage under this plan. If the other coverage ends at a later date, you can enrol for coverage under this plan then.</p> <p>You will need to provide proof of good health for the benefits listed below, as outlined in the Benefit Summary section at the beginning of this booklet. This coverage will not start before Sun Life has approved this proof of good health.</p> <ul style="list-style-type: none"> <li>• Employee Basic Life</li> </ul>  |
| <p><b>When coverage begins</b></p>            | <p>Your coverage begins <b>on the later of</b> the following dates:</p> <ul style="list-style-type: none"> <li>• the date you become eligible for coverage.</li> <li>• the date Sun Life approves your proof of good health, if required.</li> </ul> <p>If you are not actively working on the date coverage would normally begin, your coverage will not begin until you return to active work.</p> <p>A dependent's coverage begins <b>on the later of</b> the following dates:</p> <ul style="list-style-type: none"> <li>• the date your coverage begins.</li> <li>• the date you first have a dependent.</li> </ul>   |
| <p><b>Changes affecting your coverage</b></p> | <p>If proof of good health is required, the change cannot take effect before Sun Life approves the proof of good health.</p> <p>If you are not actively working when an increase in coverage occurs or when Sun Life approves proof of good health, the change cannot take effect before you return to active work.</p>  |
| <p><b>Updating your records</b></p>           | <p>To ensure that coverage is kept up-to-date, it is important that you report any of the following changes to your employer:</p> <ul style="list-style-type: none"> <li>• change of dependents.</li> <li>• change of name.</li> <li>• change of beneficiary.</li> </ul>   |

## Accessing your records

You may request copies of your records, including:

- any written statements or other record about your health that you provided to Sun Life in applying for coverage.
- one copy of the insured contract.

We will not charge you for the first copy but we may charge a fee for further copies.

Need a copy of a document? Contact one of the following:

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

For a copy of your enrolment form or application for insurance, please contact your employer.

## When coverage ends

As an associate, 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 or the benefit provision 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 end of coverage may vary from benefit to benefit. For information about a specific benefit, please refer to the Benefit Summary section at the beginning of this booklet.

## If you die while covered by this plan

**For Extended Health Care:** Coverage for your dependents will continue 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 your coverage would have terminated if you were still alive.
- the date the benefit provision under which the dependent is covered ends.

When dependent coverage continues, it is subject to all other terms of the plan.

## 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 continued total disability. If you do not provide this information within 90 days of the request, you may not be entitled to some or all benefit payments.

## Coordinating your benefits with another plan

If you or your dependents are covered for Extended Health Care or Dental Care under this plan and another plan, the maximum amount that you can receive from all plans is 100% of the total eligible expenses.

When you have more than one plan, insurance industry standards determine which plan you should claim expenses from first.

### ***Please send in claims for you and your spouse in the following order:***

- First, send in the claim to the plan where the person is covered as an associate. If the person is an associate under two plans, send the claim to the different plans in the following order:
  - to the plan where the person is covered as an active full-time associate.
  - then, to the plan where they are covered as an active part-time associate.
  - then, to the plan where they are covered as a retiree.
- Next, send the claim to the plan where the person is covered as a dependent.

### ***Please send in claims for a child in the following order:***

- First send in the claim to the plan where the child is covered as an associate.
- Then, to the plan where they are covered under a student health or dental plan through their educational institution.
- Then, to the plan of whichever parent has 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.

When you send us a claim, you must tell us about all other equivalent coverage that you or your dependents have.

## Medical examination

We may require that you or your dependent have a medical examination if you make a claim. We will pay for the examination. If the person fails or refuses to have an examination, we will not pay any benefits.

## Recovering overpayments

If we have overpaid any amount of benefit, we have the right to recover this money. We will:

- ask you to reimburse us,
- deduct that amount from other benefit payments, or
- recover that amount by any other legal means available.

## Assignments

For Life benefits – You may not assign any rights or interests to anyone.

For all other benefits – We reserve the right to deny your request for an assignment.

## Definitions

Here are the definitions of some terms that appear in this associate booklet. Other definitions that describe specific benefits 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.

|                              |   |
|------------------------------|---|
| <b>Appropriate treatment</b> | Appropriate treatment is defined as any treatment that is performed and prescribed by a doctor or, when Sun Life believes it is necessary, by a medical specialist. It must be the usual and reasonable treatment for the condition and must be provided as frequently as is usually required by the condition. It must not be limited solely to examinations or testing. |
| <b>Basic earnings</b>        | Basic earnings are the salary you receive from your employer including any bonus or overtime earned on a regular basis, but excluding any incentive pay.  |
| <b>Doctor</b>                | A doctor is a physician or surgeon who is licensed to practice medicine where that practice is located.   |
| <b>Illness</b>               | 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.   |
| <b>Retirement date</b>       | If you are totally disabled, your retirement date is your 65th birthday, unless you have actually retired before then.  |

# Extended Health Care



## 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.

In this section, *you* means the associate and all dependents covered for Extended Health Care benefits.

Extended Health Care coverage pays for eligible expenses that you incur while covered under this plan.

*Eligible expenses* mean expenses incurred for the services and supplies described below that are medically necessary for the treatment of an illness and do not exceed the reasonable and customary charges for the service or supply being claimed. 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 for treating an illness according to Canadian medical standards.

*Reasonable and customary charges* mean:

- fees and prices normally charged in the regional area where the services or supplies are provided, and
- charges for services and supplies that represent reasonable treatment, considering the duration of services and how frequently services and supplies are provided.

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

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| <b>Claiming when the expense is incurred</b> | <p>You must claim an expense for the benefit year in which you incur the expense. You incur an expense on the date you receive the service or purchase or rent supplies.</p> <p>The benefit year is indicated in the Benefit Summary.</p> <p>See the table <b>Instructions and Time Limits for Sending Us Your Claims</b> at the beginning of this booklet for information about when and how to make a claim.</p> |
| <b>Reimbursement level</b>                   | <p>Claims will be paid up to the reimbursement level under this plan.</p> <p><b>For each type of service listed below, the reimbursement level is indicated in the Benefit Summary.</b></p>  |

## Prescription drugs

|                           |   |
|---------------------------|---|
| <b>Prescription drugs</b> | <p>We will cover the cost of the drugs and supplies that are listed in the Benefit Summary.</p>   |
| <b>Quantity limit</b>     | <p>For drugs and supplies obtained with the Deferred Payment drug card, you do not have to submit a claim to us. Payments are made automatically in the manner specified in the Benefit Summary.</p> <p>Payments for any single purchase are limited to quantities that can reasonably be used in a 100 day period.</p> |



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| <p><b>What is not covered</b></p>                               | <p>We will not pay for the following, even when prescribed:</p> <ul style="list-style-type: none"> <li>• minerals, proteins, vitamins and collagen treatments.</li> <li>• the cost of giving injections, serums and vaccines.</li> <li>• treatments for weight loss, including drugs, proteins and food or dietary supplements.</li> <li>• hair growth stimulants.</li> <li>• products to help you quit smoking.</li> <li>• drugs for the treatment of infertility.</li> <li>• drugs for the treatment of sexual dysfunction.</li> <li>• drugs that are used for cosmetic purposes.</li> <li>• vaccines.</li> <li>• natural health products, whether or not they have a Natural Product Number (NPN).</li> <li>• 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.</li> </ul> |
| <p><b>Drug evaluation</b></p>                                   | <p>The following drugs will be evaluated and must be approved by us to be eligible for coverage:</p> <ul style="list-style-type: none"> <li>• drugs that receive Health Canada Notice of Compliance for an initial or a new indication on or after November 1, 2017.</li> <li>• drugs covered under this plan and subject to a significant increase in cost.</li> </ul> <p>Drug expenses are eligible for reimbursement only if incurred on or after the date of our approval.</p> <p>We will assess the eligibility of the drug based on factors such as:</p> <ul style="list-style-type: none"> <li>• comparative analysis of the drug cost and its clinical effectiveness.</li> <li>• recommendations by health technology assessment organizations and provinces.</li> <li>• availability of other drugs treating the same or similar condition(s).</li> <li>• plan sustainability.</li> </ul>   |
| <p><b>Smoking cessation products</b></p>                        | <p>Smoking cessation products are covered in accordance with the requirements under the Québec drug insurance plan.</p>  |
| <p><b>Pharmaceutical services (rendered by pharmacists)</b></p> | <p>We will cover the pharmaceutical services that are covered under the Québec drug insurance plan and apply its requirements.</p>   |
| <p><b>Prior authorization program</b></p>                       | <p>The prior authorization (PA) program applies to a limited number of drugs, where you must get approval in advance for coverage under the program.</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. 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> <li>• your response to preferred drug therapy.</li> </ul> <p>If not, your claim will be declined.</p>                         |

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|                                      | <p>See <i>How to Connect with Sun Life Financial</i> at the beginning of this booklet for information on how to obtain our prior authorization forms.</p>   |
| <p><b>Persons age 65 or over</b></p> | <p>Unless you have indicated otherwise, once you reach age 65 you are automatically registered for the public prescription drug insurance plan of the Régie de l'assurance-maladie du Québec (RAMQ), which provides basic coverage for prescription drug costs. Given that after age 65 you continue to be eligible for a medical expense benefit under your group plan, you must make a decision in regards to your basic coverage since you can be covered by either the public plan or your group plan.</p> <p>If you opt for basic coverage under RAMQ's public prescription drug insurance plan, your group plan will then provide coverage that supplements RAMQ's basic coverage. This supplementary coverage does not replace RAMQ's basic coverage; it adds to it by covering, for example, drugs that are not reimbursed by the public plan or the portion of drug costs not reimbursed by the public plan. In this case, when you complete your tax return, be sure to indicate that you are registered for basic coverage under RAMQ's public plan. You will then have to pay the premium.</p> <p>On the other hand, if you opt to keep your basic coverage under your group plan, you will have to cancel your registration in the public plan by calling RAMQ or visiting one of its offices during business hours. But before you do, we recommend you contact your benefits administrator to clarify your situation. Unfortunately, we cannot change your file without confirmation from your benefits administrator.</p> |

## Hospital expenses in your province

|   |   |
|---|---|
| <p><b>Hospital</b></p>                              | <p>We will cover the cost of room and board in a hospital in the province where you live, as indicated in the Benefit Summary.</p> <p>A <i>hospital</i> 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.</p> <p>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.</p> |
| <p><b>Convalescent hospital</b></p>                 | <p>We will cover the cost of room and board in a convalescent hospital, as indicated in the Benefit Summary, if this care has been ordered by a doctor and as long as it is primarily for rehabilitation, and not for custodial care.</p> <p>A <i>convalescent hospital</i> 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.</p> <p>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.</p>                        |
| <p><b>Substance abuse rehabilitation centre</b></p> | <p>We will cover the cost for the treatment of alcohol or drug abuse in a licensed substance abuse rehabilitation centre, as indicated in the Benefit Summary.</p>  |

## Expenses out of your province

|  |   |
|--|---|
| <b>Expenses out of your province</b>             | <p>We will cover emergency services while you are outside the province where you live. <b>For emergency services, the reimbursement level is indicated in the Benefit Summary.</b></p> <p>For emergency services, we will cover the cost of:</p> <ul style="list-style-type: none"><li>• a semi-private hospital room</li><li>• other hospital services provided outside of Canada</li><li>• out-patient services in a hospital</li><li>• the services of a doctor</li></ul>  |
| <b>Emergency services</b>                        | <p>We will only cover emergency services obtained within the time limit indicated in the Benefit Summary. If hospitalization occurs within this period, in-patient services are covered until the date you are discharged.</p> <p><i>Emergency services</i> 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 treatment program that existed before they left their home province.</p> <p><i>Emergency</i> means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.</p> <p><b>Contact us right away in an emergency!</b><br/>You or someone with you must contact Sun Life's Emergency Travel Assistance provider, AZGA Service Canada Inc. (<i>Allianz Global Assistance</i>) right away. Allianz Global Assistance must approve all invasive and investigative procedures (including any surgery, angiogram, MRI, PET scan, CAT scan) before you have them.</p> <p><b>If Allianz Global Assistance does not hear from you first, before you receive emergency services, and we determine that someone could have reasonably made contact on your behalf, Sun Life has the right to deny or limit payments for all expenses related to that emergency.</b></p> <p>In extreme circumstances where contact with Allianz Global Assistance cannot be made before services are provided, you must contact Allianz Global Assistance as soon as possible afterwards.</p> <p>An emergency ends when Allianz Global Assistance, based on available medical evidence, deems you medically stable to return to the province where you live.</p> |
| <b>Emergency services excluded from coverage</b> | <p>Any expenses related to the following emergency services are not covered:</p> <ul style="list-style-type: none"><li>• 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.</li><li>• services relating to an illness or injury which caused the emergency, after such emergency ends.</li><li>• 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.</li><li>• 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</li></ul>  |

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.

## Your medical services at a glance

| Covered expenses                      | Details   | Payment limits   |
|---------------------------------------|---|--|
| <b>Medical services and equipment</b> |   |  |
| Out-of-hospital private duty nurse    | <p>Must be medically necessary</p> <p>Must be for nursing care, and not for custodial care, and must be prescribed by a doctor</p> <p>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</p> <p>The services of a registered nurse are eligible only when someone with lesser qualifications cannot perform the duties</p> | \$15,000 per person per benefit year   |
| Ambulance                             | <p>Transportation in a licensed ambulance that takes you to and from the nearest hospital that is able to provide the necessary medical services</p> <p>Must be medically necessary</p>   |  |
| Air ambulance                         | <p>Transportation in a licensed air ambulance that takes you to the nearest hospital that is able to provide the necessary medical services</p> <p>Must be medically necessary</p>  |  |
| Diagnostic services                   | <p>The following diagnostic services that you receive outside of a hospital, except where your provincial plan considers the expense to be an insured service:</p> <ul style="list-style-type: none"> <li>• laboratory tests when prescribed by a doctor</li> <li>• ultrasounds</li> <li>• medical imaging services, including MRIs and CT scans</li> </ul>   | For all medical imaging services combined, \$1,000 per person per benefit year |

| Covered expenses   | Details  | Payment limits  |
|--|--|---|
| Dental services following an accident  | <p>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</p> <p>You must receive these services within 12 months of the accident</p>  | We will only cover up to the fee stated in the <i>Dental Association Fee Guide</i> for a general practitioner in the province where the associate lives |
| Contact lenses or intraocular lenses   | After cataract surgery   | One lens per eye, per lifetime  |
| Equipment  | <p>Medically necessary equipment that meets your basic medical needs, that you rented (or purchased at our request)</p> <p>For equipment to be eligible, we may require a doctor's prescription</p> <p>If alternate equipment is available, eligible expenses are limited to the cost of the least expensive equipment that meets your basic medical needs</p> | For wheelchairs, we only cover the cost of a manual wheelchair, except if your medical condition requires that you use an electric wheelchair           |
| Casts, trusses or crutches   |  |   |
| Splints or braces  | Must be prescribed by a doctor   |   |
| Artificial eyes  |  |   |
| Stump socks  |  |   |
| Elastic support stockings, including pressure gradient hose  | Must be prescribed by a doctor   | 4 pairs per person up to a maximum of \$500 per benefit year  |
| Custom-made orthotics for shoes  | Must be prescribed by a doctor, podiatrist or chiroprapist   | 2 pairs per person per benefit year   |
| Arch supports  | Must be prescribed by a doctor, podiatrist or chiroprapist   |   |
| Custom-made orthopaedic shoes, modifications to orthopaedic shoes, or modifications to prefabricated orthopaedic shoes | Must be prescribed by a doctor, podiatrist or chiroprapist   | 2 pairs per person up to a maximum of \$100 per benefit year  |
| Oxygen   |  |   |
| Insulin pumps  | Must be prescribed by a doctor   |   |
| Blood letting devices  |  |   |
| Wheelchair ramps   | Must be prescribed by a doctor   | \$2,000 per person, per lifetime  |

| Covered expenses   | Details   | Payment limits   |
|--|---|--|
| <b>Paramedical services</b>  |   |  |
| Paramedical practitioners listed in the Benefit Summary  | The paramedical practitioners must be qualified | Up to the reimbursement level indicated in the Benefit Summary |
| <p><i>Qualified</i> means a person who is a member of the appropriate governing body established by the provincial government for their profession. In the absence of a governing body, the person must be an active member of an association approved by us.</p> <p><i>Qualified</i> paramedical practitioners must:</p> <ul style="list-style-type: none"> <li>belong to a regulatory body or in the absence of a regulatory body, belong to an association approved by us,</li> <li>be licensed or registered, as required by the applicable provincial regulatory body,</li> <li>have undergone appropriate training and obtained necessary credentials in support of the services or supplies rendered,</li> <li>maintain clinical records and files consistent with the reasonable practices and standards of others in their field or as may be required by a regulatory body or association,</li> <li>produce clinical records and files to us upon request and generally act in a manner that is responsive to inquiries from us, and</li> <li>not engage in administrative practices unacceptable to us.</li> </ul> <p>This is not an exhaustive list of qualifications. We have the sole discretion to determine whether a paramedical practitioner is qualified to render a service or provide a supply. To the extent that the qualifications listed above apply to clinics, we have the sole discretion to determine whether a clinic is qualified such that claims for services or supplies rendered at that clinic are eligible for reimbursement under this plan.</p> |   |  |

## When coverage ends

See the Benefit Summary at the beginning of this booklet to see when your coverage ends.

## Payments after coverage ends

If you are totally disabled, as defined in the contract, 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.

**If the Extended Health Care benefit ends**, coverage for dental services to repair natural teeth damaged by an accidental blow will continue, if both of the following apply:

- the accident occurred while you were covered, and
- you have the procedure within 6 months after the date of the accident.

## What is not covered

We will not pay for the costs of:

- services or supplies payable or available (regardless of any waiting list) under any government-sponsored plan or program, except as described below under *Integrating with government programs*.
- implanted prosthetic or medical devices (examples of these devices are gastric lap bands, breast implants, spinal implants and hip implants).
- equipment that we consider ineligible (examples of this equipment are orthopaedic mattresses, exercise equipment, air-conditioning or air-purifying equipment, whirlpools and humidifiers).
- services or supplies that are not usually provided to treat an illness, including experimental or investigational treatments as defined in the contract.
- 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.

## **Integrating this plan 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 the remaining portion of the expense that the government program does not pay or make available, regardless of:

- whether you have made an application to the government program,
- whether your being covered under this plan affects your ability to be eligible for or entitled to any benefits under the government program, or
- whether there are any waiting lists.

# Emergency Travel Assistance



## 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.

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

*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. We will only cover emergency services obtained within the time limit indicated in the Benefit Summary. If hospitalization occurs within this period, in-patient services are covered until the date you are discharged.

The emergency services excluded from coverage, and all other conditions including maximums, limitations and exclusions that apply to your Extended Health Care coverage also apply to Medi-Passport.

**Bring your Travel card with you!** There you will find telephone numbers and the information you'll need to confirm your coverage and get help.

### Getting help

#### Contact us right away in an emergency!

You or someone with you must contact AZGA Service Canada Inc. (*Allianz Global Assistance*) right away.

**If Allianz Global Assistance does not hear from you first, before you receive emergency services, and we determine that someone could have reasonably made contact on your behalf, Sun Life has the right to deny or limit payments for all expenses related to that emergency.**

In extreme circumstances where contact with Allianz Global Assistance cannot be made before services are provided, you must contact Allianz Global Assistance as soon as possible afterwards.

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.



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|  | <p>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.</p>  |
| <p><b>Transportation home or to a different medical facility</b></p> | <p>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.</p> <p>In these cases, Allianz Global Assistance will arrange, guarantee, and if necessary, advance the payment for your transportation.</p> <p>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.</p>   |
| <p><b>Meals and accommodations expenses</b></p>                      | <p>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.</p> <p>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.</p>  |
| <p><b>Travel expenses home if stranded</b></p>                       | <p>Allianz Global Assistance will arrange and, if necessary, advance funds for transportation to the province where you live:</p> <ul style="list-style-type: none"> <li>• 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 (sent home); or</li> <li>• <b>for a child</b> if, due to a medical emergency, you need to be admitted to hospital and they are left unattended while travelling with you outside the province where you live. We provide this benefit for children who are under 16 or mentally or physically handicapped.</li> </ul> <p>If necessary, in the case of such a child, Allianz Global Assistance will also make arrangements and advance funds for a qualified person to go home with the child as their attendant.</p> <p>We will pay a maximum of the cost of the transportation minus any redeemable portion of the original ticket.</p> |
| <p><b>Travel expenses of family members</b></p>                      | <p>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 hospital where you are:</p> <ul style="list-style-type: none"> <li>• if you are there for more than 7 days in a row, and</li> <li>• if you are travelling alone or you are travelling only with a child who is under 16 or mentally or physically handicapped.</li> </ul> <p>We will pay up to \$150 a day for the family member to eat and stay at a commercial establishment up to 7 days.</p>  |

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| <b>Returning you home (repatriation)</b> | <p>If you die while out of the province where you live, Allianz Global Assistance will pay up to \$5,000 to do the following:</p> <ul style="list-style-type: none"> <li>• arrange for all necessary government authorizations.</li> <li>• arrange for the return of your remains in an approved container.</li> </ul>  |
| <b>Returning your vehicle</b>            | <p>Allianz Global Assistance will arrange and, if necessary, advance funds up to \$500 to return 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 doing so.</p>  |
| <b>Lost luggage or documents</b>         | <p>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 direct you in how to arrange for replacement of travel documents or who to contact about your lost or stolen luggage. This is a service only. There is no benefit amount payable in the event of lost or stolen luggage or documents.</p>  |
| <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>   |
| <b>Reimbursement of expenses</b>         | <p>If you obtain confirmation from Allianz Global Assistance that you are covered and a medical emergency exists, Sun Life will reimburse you for services and supplies that you paid for and that are covered by this plan. In this situation, you should do the following:</p> <ul style="list-style-type: none"> <li>• keep the receipts.</li> <li>• always obtain a fully itemized bill for any hospital treatment.</li> <li>• within 30 days of your return home, complete an Extended Health Care claim form, include original receipts and any itemized bills, and send directly to Allianz Global Assistance. Allianz Global Assistance's address can be obtained by visiting our Sun Life Financial Plan Member Services website at <a href="http://www.mysunlife.ca">www.mysunlife.ca</a> or by calling our Sun Life Financial Customer Care centre toll-free number 1-800-361-6212.</li> </ul> <p>Allianz Global Assistance will ask you to sign a form authorizing them to act on your behalf with your provincial medicare plan. You must sign and return this form to Allianz Global Assistance before your claim can be processed.</p> |
| <b>Coordination of coverage</b>          | <p>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.</p> <p>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.</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.</p>  |

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| <p><b>Limits on Emergency Travel Assistance coverage</b></p>     | <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 you leave on your trip.</p> <p>Allianz Global Assistance reserves the right to suspend, curtail or limit its services in any area, without prior notice, because of:</p> <ul style="list-style-type: none"> <li>• a rebellion, riot, military up-rising, war, labour disturbance, strike, nuclear accident, terrorism or an act of God.</li> <li>• 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.</li> </ul> |
| <p><b>Liability of Sun Life or Allianz Global Assistance</b></p> | <p>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.</p>   |

# Short-Term Disability



## General description of the coverage

Short-Term Disability coverage provides a benefit if you become totally disabled. You qualify for this benefit if you present proof of claim acceptable to Sun Life that confirms both of the following:

- you became totally disabled while covered, and
- you have been following appropriate treatment for the disability since it started.

For the purposes of your Short-Term Disability coverage, we will consider you to be totally disabled while you are continuously unable due to an illness to perform the essential duties of your own job, in any workplace, including in a different department or location with your employer or with another employer. The availability of work with any employer does not affect the determination of total disability.

We will base your benefits on your coverage on the date you became totally disabled. We pay benefits at the end of each week for which you are entitled to payments.

See the table **Instructions and Time Limits for Sending Us Your Claims** at the beginning of this booklet for information about when and how to make a claim.

|                                       |   |
|---------------------------------------|---|
| <b>When disability payments begin</b> | <p>If you become totally disabled because of an accident or illness, you will be eligible for Short-Term Disability payments <b>on the later of the following:</b></p> <ul style="list-style-type: none"><li>• after you have been totally disabled for the number of days indicated in the Benefit Summary (elimination period), or</li><li>• the first day you consult a doctor.</li></ul> <p>Short-Term Disability benefits are paid only for the scheduled working days that you are totally disabled. If benefits are payable for part of any week, we will pay 1/5 of the weekly benefit for each day you are entitled to a payment.</p>  |
| <b>What we will pay</b>               | <p>Here is how we calculate your Short-Term Disability payments. All references to benefits and payments in this disability provision are to the gross amounts before any deductions.</p> <p><b>Step 1: We take the maximum amount indicated in the Benefit Summary.</b></p> <p>If your Short-Term Disability benefit is less than the benefit that would be payable under the Employment Insurance Act, your basic earnings will be increased by the amount of bonus, commission, overtime or incentive pay earned on a regular basis, required to calculate the amount of benefit payable under the Employment Insurance Act.</p> <p><b>Step 2: We subtract any benefits or payments provided:</b></p> <ul style="list-style-type: none"><li>• under a motor vehicle insurance plan.</li><li>• under a group plan, including a multiple-employer group plan but excluding any benefits or payments provided under a Critical Illness plan or an association plan.</li><li>• as part of a salary continuance received from your employer during your disability.</li><li>• under the Québec Parental Insurance Plan.</li></ul> <p>After the first 17 weeks of total disability, when the maximum benefit period is more than 17 weeks, we also subtract any benefits or payments provided:</p> <ul style="list-style-type: none"><li>• under any government-sponsored plan such as the Canada Pension Plan and the Québec Pension Plan, excluding all benefits or payments on behalf of a dependent, for the same or a subsequent disability.</li><li>• under a retirement or pension plan funded in whole or in part by your employer, due to your disability or a medical condition.</li></ul> |

- under any coverage resulting from your membership in an association but excluding any benefits or payments provided under a Critical Illness plan.

**The result from Step 2 is the amount you will normally receive.**

However, if this amount plus the above sources of benefits and payments is more than 85% of your basic earnings when your disability began, we will reduce your Short-Term Disability payment by the excess. If the benefit is non-taxable, your income after income tax is the one we use.

**Important to remember:**

- If you are eligible for any of the benefits or payments described above and do not apply for them, we will still consider them. We can estimate those benefits and payments and use them when we calculate your Short-Term Disability payments.
- If any of the benefits or payments described above are provided in a lump sum, we will determine the equivalent compensation this represents on a weekly basis using generally accepted accounting principles.
- We will not take into account any benefits or payments that began before your disability began. However, increases in those benefits or payments as a result of your disability will be taken into account.
- We have the right to adjust your Short-Term Disability benefit payments when appropriate under the above provision.

## Interrupted periods of disability

If you had a total disability for which we paid Short-Term Disability benefits and total disability reoccurs due to the same or related causes, we will consider it a continuation of your previous total disability as long as the disability reoccurs within 2 weeks of the end of your previous disability.

We will base these benefits on your coverage as it existed on the original date of total disability and will pay them for no longer than the rest of the maximum benefit period.

## Rehabilitation program

Sun Life may require you to participate in a rehabilitation program that we have approved in writing.

This may include one or more of the following:

- consulting our rehabilitation specialist,
- part-time work,
- working in another occupation or vocational training to help you become capable of full-time employment.

During your rehabilitation program, you may receive Short-Term Disability payments plus income, benefits and payments from other sources.

However, if during any week the total of any income, benefits and payments provided is more than 100% of your basic earnings when your disability began, your Short-Term Disability payment will be reduced by the excess. If the benefit is non-taxable, your income after income tax is the one we use.

## If you recover damages from another person

We have the right to part of any money you recover through legal action or settlement from another person, organization or company who caused your disability.

If you decide to take legal action, you must comply with the applicable terms of the group contract concerning legal action.

For disability benefits paid or payable prior to the date of judgment or settlement, if you recover money, you must pay us 75% of your net recovery or the total disability benefits paid or payable to you under this plan, whichever is less. For disability benefits payable after a judgment or settlement, where 75% of your net recovery exceeds the amount that we recover for past disability benefits, we have the right to deduct that excess from ongoing disability benefits. Refer to your group contract for more information.

## When payments end

Your Short-Term Disability payments end **on the earlier of** the following dates:

- the date you are no longer totally disabled.
- the end of the maximum benefit period indicated in the Benefit Summary.
- the date you retire on pension.
- the date you die.

## When coverage ends

See the Benefit Summary at the beginning of this booklet to see when your coverage ends.

## What is not covered

We will not pay benefits for any period where one or more of the following is true:

- you are not receiving appropriate treatment.
- you do any work for wage or profit except where Sun Life has approved it in advance.
- you are not participating in an approved rehabilitation program, if required by Sun Life.
- you are on a leave of absence, strike or lay-off. However, if you become totally disabled before a notice of separation is given, payments continue while you are totally disabled, but not beyond the end of the maximum benefit period.
- you are absent from Canada longer than 4 weeks due to any reason.
- you are serving a prison sentence or are confined in a similar institution.

We will not pay if benefits are payable to you under any Workers' Compensation Act or similar legislation.

We will not pay benefits for total disability resulting from:

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

# Long-Term Disability



## General description of the coverage

Long-Term Disability coverage provides a benefit if you become totally disabled. You qualify for this benefit if you provide proof of claim acceptable to Sun Life that confirms both of the following:

- you became totally disabled while covered, and
- you have been following appropriate treatment for the disability since it started.

For the purposes of your Long-Term Disability coverage:

- during the elimination period and the following 24 months (this period is known as the **own job period**), we consider you to be totally disabled while you are continuously unable due to an illness to perform the essential duties of your own job in any workplace, including in a different department or location with your employer or with another employer, and
- afterwards, while you are continuously unable due to an illness to earn at least 60% of your pre-disability basic earnings.

The availability of work with any employer does not affect the determination of total disability.

We pay these benefits at the end of each month. We base them on your coverage on the date you became totally disabled.

See the table **Instructions and Time Limits for Sending Us Your Claims** at the beginning of this booklet for information about when and how to make a claim.

|                                       |  |
|---------------------------------------|--|
| <b>When disability payments begin</b> | <p>Your Long-Term Disability payments begin <b>on the later of</b> the following dates:</p> <ul style="list-style-type: none"><li>• after you have been totally disabled for the uninterrupted period indicated in the Benefit Summary.</li><li>• after the last day benefits are payable under any short-term disability, loss of income or other salary continuation plan.</li></ul> <p>This period, which must be completed before disability benefits become payable is called the <b>elimination period</b>.</p>  |
| <b>What we will pay</b>               | <p>Here is how we calculate your Long-Term Disability payments. All references to benefits and payments in this disability provision are to the gross amounts before any deductions.</p> <p><b>Step 1: We take the maximum amount indicated in the Benefit Summary.</b></p> <p><b>Step 2: We subtract any benefits or payments provided under:</b></p> <ul style="list-style-type: none"><li>• any government-sponsored plan such as the Canada Pension Plan and the Québec Pension Plan, excluding any benefits or payments on behalf of a dependent, for the same or a subsequent disability.</li><li>• any Workers' Compensation Act or similar law for the same or a subsequent disability.</li><li>• a motor vehicle insurance plan.</li><li>• a group plan, including any coverage you have because you are a member of an association but excluding any benefits or payments provided under a Critical Illness plan.</li><li>• a retirement or pension plan funded in whole or in part by your employer, due to your disability or a medical condition.</li><li>• the Québec Parental Insurance Plan.</li></ul> <p><b>The result from Step 2 is the amount you will normally receive.</b></p> |

Take the result you got in Step 2, add the above sources of benefits and payments plus the other sources of benefits and payments listed below and check the total you get. If it's more than 85% of your basic earnings when your disability began, we will reduce your Long-Term Disability payment by the excess. If the benefit is non-taxable, your income after income tax is the one we use.

Other sources of benefits and payments:

- any Workers' Compensation Act or similar law for another disability.
- any Criminal Injuries Compensation Act or similar law.

Important to remember:

- If you are eligible for any of the benefits or payments described above and do not apply for them, we will still consider them. We can estimate those benefits and payments and use them when we calculate your Long-Term Disability payments.
- If any of the benefits or payments described above are provided in a lump sum, we will determine the equivalent compensation this represents on a monthly basis using generally accepted accounting principles.
- We will not take into account any benefits or payments that began before your disability began. However, increases in those benefits or payments as a result of your disability will be taken into account.
- We have the right to adjust your Long-Term Disability benefit payments when appropriate under the above provision.

## Interrupted periods of disability after payments begin

If you had a total disability for which we paid Long-Term Disability benefits and total disability reoccurs due to the same or related causes, we will consider it a continuation of your previous disability if it occurs within 6 months of the end of your previous disability.

We will base these benefits on your coverage as it existed on the original date you become totally disabled.

## Rehabilitation program

Sun Life may require you to participate in a rehabilitation program that we have approved in writing.

This may include one or more of the following:

- consulting our rehabilitation specialist,
- part-time work,
- working in another occupation or vocational training to help you become capable of full-time employment.

During your rehabilitation program, you may receive Long-Term Disability payments plus income, benefits and payments from other sources.

However, if during any month the total of any income, benefits and payments provided is more than 100% of your basic earnings when your disability began, indexed for inflation, your Long-Term Disability payment will be reduced by the excess. If the benefit is non-taxable, your income after income tax is the one we use.

You should consider participating in a rehabilitation program as soon as possible after becoming disabled. If you enter a rehabilitation program during the elimination period, it will not be considered an interruption of the elimination period.

## If you recover damages from another person

We have the right to part of any money you recover through legal action or settlement from another person, organization or company who caused your disability.

If you decide to take legal action, you must comply with the applicable terms of the group contract concerning legal action.



For disability benefits paid or payable prior to the date of judgment or settlement, if you recover money, you must pay us 75% of your net recovery or the total disability benefits paid or payable to you under this plan, whichever is less. For disability benefits payable after a judgment or settlement, where 75% of your net recovery exceeds the amount that we recover for past disability benefits, we have the right to deduct that excess from ongoing disability benefits. Refer to your group contract for more information.

## What you are responsible to do

During your total disability, you must make reasonable efforts to do all of the following. If you do not, Sun Life may hold back or discontinue benefits.

- recover from your disability, including participating in any reasonable treatment or rehabilitation program and accepting any reasonable offer of modified duties from your employer.
- return to your own job during the first 24 months that benefits are payable.
- receive training to qualify for another occupation if it becomes apparent that you will not be able to return to your own job within the first 24 months that benefits are payable.
- try to get work in another occupation after the first 24 months that benefits are payable.
- obtain benefits that may be available from other sources.

## When payments end

Your Long-Term Disability payments end **on the earlier of** the following dates:

- the date you are no longer totally disabled.
- the end of the maximum benefit period indicated in the Benefit Summary.
- the last day of the month in which you retire with a pension.
- the last day of the month in which you die.

## When coverage ends

See the Benefit Summary at the beginning of this booklet to see when your coverage ends.

## What is not covered

We will not pay benefits for any period where one or more of the following is true:

- you are not receiving appropriate treatment.
- you do any work for wage or profit except where Sun Life has approved it in advance.
- you are not participating in an approved rehabilitation program, if required by Sun Life.
- you are on a leave of absence, strike or lay-off.
- you are absent from Canada longer than 6 months due to any reason.
- you are serving a prison sentence or are confined in a similar institution.

We will not pay benefits for total disability resulting from:

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

## Waiver of premium

Long-Term Disability premiums will be waived while you are receiving Long-Term Disability benefits.

# Life Coverage



## General description of the coverage

Your Life coverage provides a benefit for your beneficiary if you die while covered. Your dependents' Life coverage provides a benefit if one of your dependents dies while covered.

**See the Benefit Summary at the beginning of this booklet to see the amount of coverage and the date coverage ends.**

See the table **Instructions and Time Limits for Sending Us Your Claims** at the beginning of this booklet for information about when and how to make a claim.

|   |  |
|---|--|
| <b>Who we will pay</b>                  | <p>If you die while covered, we will pay the full amount of your benefit to your last named beneficiary on file with us.</p> <p>If you have not named a beneficiary, we will pay the benefit amount 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.</p> <p>If a dependent dies, we will pay you the benefit for that dependent.</p> <p><b>Fact</b><br/>If you designated a beneficiary under a previous group plan of the employer, we will apply and carry it forward to your coverage under this plan until you change it.</p> <p>There are different rules for designating a minor beneficiary, please refer to your contract for specific information.</p> |
| <b>Coverage during total disability</b> | <p>Life coverage may continue without the payment of premiums if you become totally disabled before you retire or reach age 65, whichever is earlier, as long as you are totally disabled. This continued coverage must follow the terms of the contract which were in effect on the date you became totally disabled, including reductions and terminations.</p> <p>There are a number of rules and conditions in the group contract that apply to coverage during total disability. Please contact your employer for details.</p>  |

## Converting Life coverage

If your Life coverage or your spouse's Life coverage ends or reduces for any reason other than your request, you or 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 because your Life coverage has ended, 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 that the Life coverage reduces or ends.

### Important

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.

## 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 associates, 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).



## About Sun Life Financial

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

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

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

### Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

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