

your group benefits

Contract Number: 101397
Effective: July 1, 2018
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Bimbo Canada
Union retirees of Stuart



Table of Contents

How to Connect with Sun Life Financial	3
Benefit Summary	4
Making Claims	5
General Information	6
Life Coverage	8

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 1-866-881-0583

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

All other inquiries

Call 1-877-SUN-LIFE (1-866-881-0583).

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

We, our and us	Throughout this booklet, <i>we</i> , <i>our</i> and <i>us</i> mean Sun Life Assurance Company of Canada
Termination	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.

Life - Contract Number 101397

Employee Life

Amount	\$1,000
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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
Life coverage	Ask your Sun Life to provide the claim forms.	If the claim is a result of a death: We must receive the claim form as soon as possible after the death occurred.

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 Sun Life.

<p>Who is eligible to receive benefits?</p>	<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"> • you must have been covered under your employer’s group plan on the day preceding retirement. • you must be receiving a pension from your employer.
<p>When coverage begins</p>	<p>Your coverage begins on the date you become eligible for coverage.</p>
<p>Updating your records</p>	<p>To ensure that coverage is kept up-to-date, it is important that you report any of the following changes to your Sun Life:</p> <ul style="list-style-type: none"> • change of name. • change of beneficiary.
<p>Accessing your records</p>	<p>You may request copies of your records, including:</p> <ul style="list-style-type: none"> • 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. <p>We will not charge you for the first copy but we may charge a fee for further copies.</p> <p>Need a copy of a document? Contact one of the following:</p> <ul style="list-style-type: none"> • our website at www.mysunlife.ca. • our Customer Care centre, toll-free at 1-866-881-0583. <p>For a copy of your enrolment form or application for insurance, please contact your employer.</p>
<p>When coverage ends</p>	<p>Your coverage will end on the earlier of the following dates:</p> <ul style="list-style-type: none"> • 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. <p>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.</p>

Legal actions

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.

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

You may not assign any rights or interests to anyone.

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.

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.

Life Coverage



General description of the coverage

Your Life coverage provides a benefit for your beneficiary if you die 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.

Who we will pay

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

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.

Fact

There are different rules for designating a minor beneficiary, please refer to your contract for specific information.

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.

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 Sun Life 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.

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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