

SunAdvantage™

Group Benefits solutions for small businesses
with 3 to 49 employees



Life's brighter under the sun

At Sun Life we believe in the rewards of employee health

Attract and retain top talent

Help attract and retain top talent with a group benefits plan that will keep employees motivated, engaged and healthy.

The workforce is changing and employees expect their employer to provide them with the health and wellness benefits they need. You can help provide resources to proactively manage their health and the health of their families.

With SunAdvantage group benefits, you can be sure that you're offering your employees a health and wellness plan that offers comprehensive coverage available on the market.

Manage your costs

Manage your costs and return on investment while keeping your employees healthy and working.

Disability management solutions help employees return to work faster, while drug risk management solutions help manage increasing drug costs and work towards long-term sustainability.

Additionally, these benefits provide your employees with coverage to help them and their families stay healthy:

- Health and dental plans, with optional enhancements including:
 - Pharmacogenomics
 - Medical Cannabis
- Critical illness insurance
- Lumino Health Virtual Care ecosystem:
 - Primary Care (standard on all SA plans)
 - Stress Management & Well-Being (optional)
 - Employee Assistance Program (optional)
- Spending Accounts:
 - Health Spending Account
 - Personal Spending Account

Making your job easier

Because your time is precious, we've made sure that our SunAdvantage plans are easy to set up and administer. Here are some of the ways we're helping to make it easier for you:

- Dedicated support
- Seamless onboarding
- Customized coverage guides
- Friendly help available
- Digital services



At Sun Life, we appreciate your business and the trust you have in us to provide your employees with the group benefits services they need to help them stay healthy.

The next sections demonstrate the comprehensive coverage your plan members will receive with SunAdvantage group benefits.

Let's work together to help you and your employees achieve the rewards of a healthy workforce!

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For small businesses, time is money

That's why we've designed an affordable and flexible group benefits solution to suit your unique business needs.

SunAdvantage standard coverage includes Life, Dependent Life and Accidental Death and Dismemberment (AD&D) insurance. In addition, SunAdvantage offers you the ability to customize your plan, with options including Short-Term Disability, Long-Term Disability, Extended Health Care, Dental Care, Health Spending Account, Lumino Health Virtual Care, Employee Assistance Program, Stress Management and Well-Being, Critical Illness insurance, Cost Plus benefit coverage as well as Optional Life and AD&D.

SunAdvantage offers

Affordable flexibility	Flexible plan design options to meet your employees' needs and fit your budget
Easy administration	From day one with services such as our plan sponsor administration kit, easy-to-use plan sponsor website and toll free access to your own dedicated Customer Service Administrator
Responsiveness	Quick and accurate claims payment, including a simple mobile and online benefits claiming experience that will have payment in your employees' bank account within 24 to 48 hours for approved claims
Clear communications	Our plain-language guide will help your employees make the most of their benefits plan from day one
Wide range of services	Sun Life also offers individual wealth and insurance products designed to support your employees, goals of achieving long-term financial security and health



Small business benefits to meet your needs

Characteristics of a qualified customer

SunAdvantage is designed to meet the needs of customers with the following characteristics:

Continuance	In business for 3 months, one year for LTD
Stability	A stable financial history
Cost sharing	Able to cover 50% of the cost of EHC and Dental (in Quebec, the minimum is 25%).
Turnover	A moderate rate of employee turnover
Age distribution	A varied employee age demographic
Minimum participation	A minimum participation of three employees ready to participate in each benefit
Participation rate	An eligible employee participation rate of 75% or more. (in Quebec, the minimum is 100%)
Income	Salary levels should be sufficient to allow employees to participate in the plan. In addition, commissions and bonuses should be a small percentage of an employee's total earnings

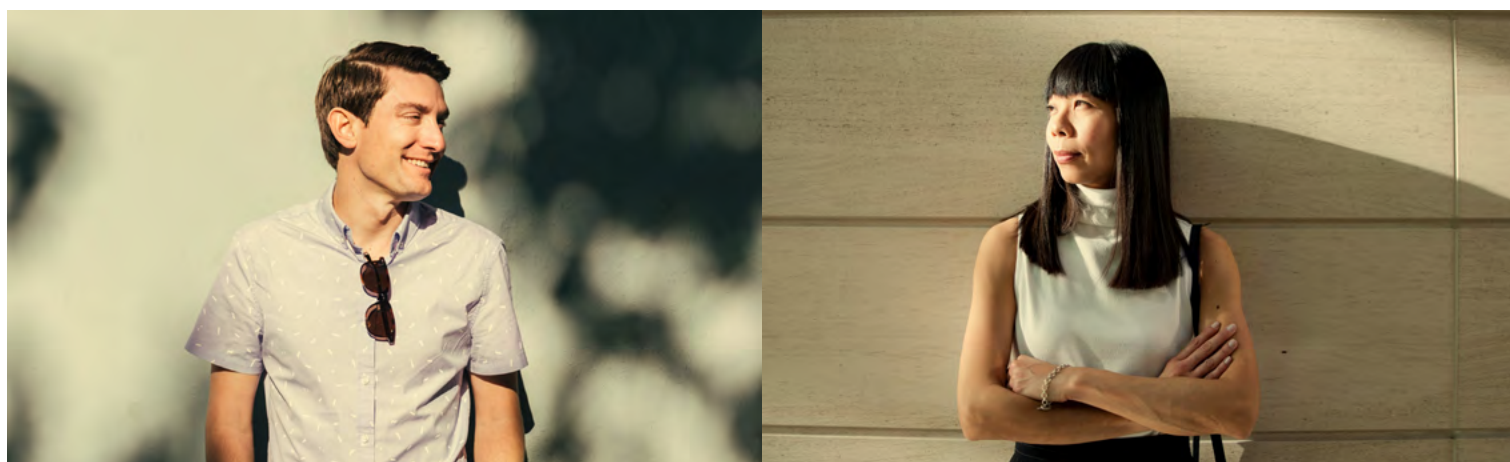


Life insurance

The Life insurance benefit provides basic financial protection to a plan member's beneficiary if the member dies.

The plan provides Life coverage in multiples of the member's salary, or as a flat amount. The plan allows a company to identify up to three classes of members with different life schedules. **Required benefit based on the size of group.**

Minimum amount	\$20,000 (earnings based, flat amounts subject to size restrictions)																
Maximum amount	Up to \$1,000,000 (subject to plan and size restrictions)																
Earnings multiples	1 to 5 times salary (subject to plan and size restrictions)																
Flat amounts	Up to \$200,000 (earnings restrictions apply)																
Reduction	50% at age 65																
Termination	Age 70																
Non-evidence maximums	<table border="0"> <tr> <td>3 - 4 lives</td> <td>\$75,000 to \$100,000</td> </tr> <tr> <td>5 - 9 lives</td> <td>\$100,000 to \$150,000</td> </tr> <tr> <td>10 - 14 lives</td> <td>\$125,000 to \$200,000</td> </tr> <tr> <td>15 - 19 lives</td> <td>\$140,000 to \$225,000</td> </tr> <tr> <td>20 - 24 lives</td> <td>\$155,000 to \$250,000</td> </tr> <tr> <td>25 - 29 lives</td> <td>\$175,000 to \$275,000</td> </tr> <tr> <td>30 - 39 lives</td> <td>\$200,000 to \$325,000</td> </tr> <tr> <td>40 - 49 lives</td> <td>\$225,000 to \$375,000</td> </tr> </table>	3 - 4 lives	\$75,000 to \$100,000	5 - 9 lives	\$100,000 to \$150,000	10 - 14 lives	\$125,000 to \$200,000	15 - 19 lives	\$140,000 to \$225,000	20 - 24 lives	\$155,000 to \$250,000	25 - 29 lives	\$175,000 to \$275,000	30 - 39 lives	\$200,000 to \$325,000	40 - 49 lives	\$225,000 to \$375,000
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Premium waiver	Included in the event of total disability																
Conversion	Various options are included																
Optional life	Available in addition to Basic Life and Dependent Life for qualifying groups																



Dependent life insurance

Dependent life insurance assists in providing financial protection for a plan member in the event of a spouse or child's death. This benefit is provided as a flat amount.

Spouse amount	Units of \$5,000 up to \$20,000
Child amount	1/2 of spouse amount
Child coverage status	From birth
Premium waiver	Included in the event of total disability
Conversion	Various options are included

Accidental Death and Dismemberment (AD&D) insurance

Accidental Death and Dismemberment (AD&D) insurance provides an additional benefit if a plan member dies, loses the use of a limb, is paralyzed or loses hearing, speech or sight as the result of an accident.

The AD&D coverage will match the Life schedule.

Optional AD&D coverage is available in conjunction with Optional life insurance for qualifying groups.

Additional benefits:

Repatriation	Up to \$10,000
Rehabilitation	Up to \$10,000
Spouse occupational training	Up to \$5,000
Child Education Benefit	Up to \$5,000 annually for up to 4 years
Family transportation	Up to \$5,000
Premium Waiver	Included in the event of total disability
Conversion	Various options are included



Short-Term Disability (STD) insurance

Short-Term Disability (STD) insurance provides replacement of lost income if a plan member is temporarily unable to work because of total disability.

The plan covers injuries and illnesses not related to work until the time when a member is able to return to work, or until Long-Term Disability benefits start. STD insurance may provide coverage for rehabilitation to ensure members fully recover and return to a productive and self-sufficient lifestyle. **Required benefit based on the size of group.**

Waiting periods	Accident: 0 to 14 calendar days Sickness: 3, 7 or 14 calendar days
Duration of benefits	13, 15, 16, 17 or 26 weeks
Benefits formula	Taxable & Non-Taxable: 50%, 55%, 60%, 66.7% or 67% Taxable: 70%, 75% or 80% Graded benefit formulas available upon request
Payment frequency	Weekly
1st day hospital (option)	Available on a 3 & 7 day waiting period
Maximum	Up to \$1750 per week (20+ lives)
Definition of total disability	Own occupation



Long-Term Disability (LTD) insurance

Optional benefit based on the size of group

Elimination period	90, 105, 112, 120 or 180 calendar days
Duration of benefits	Age 65 and 2, 5 or 10 years
Offsets	Primary
Own Occupation definition	1 or 2 years (3 years available on selected risks)
Benefit formulas	Taxable & Non-Taxable: 50%, 55%, 60%, 66.7% or 67% Taxable: 70%, 75% or 80% Graded benefit formulas available upon request
Maximum	Up to \$15,000 per month
Non-evidence maximums	Up to \$6,000
Survivor Benefits (Option)	3 or 6 months
All-source cap	85% (Taxable & Non-Taxable)
Cost of living (Option)	1%, 2%, 3%, 4% or 5%
Premium waiver	Included in the event of total disability



Long-Term Disability (LTD) insurance can provide financial assistance if a plan member cannot work for an extended period of time because of total disability. It supplements disability benefits available from government programs.

LTD insurance may provide coverage for rehabilitation to help members fully recover and return to a productive and self-sufficient lifestyle.



Extended Health Care (EHC)

Extended Health Care (EHC) helps plan members and their dependents pay for necessary medical expenses that are not covered by their provincial plans. There is a choice of annual deductible amounts that members pay, as well as a choice of reimbursement levels. **Optional benefit: mandatory in Quebec.***

Deductibles*	
Single	\$0, \$25, \$50, or \$100
Family	\$0, \$25, \$50, \$100 or \$200
Single parent or Couple (upon request) \$0 deductible applies to hospital, travel and vision fees	\$0, \$25, \$50, \$100 or \$200
Drugs*	
Pay-Direct Drug Card Plan	Standard with Mandatory Generic Substitution and Prior-Authorization. Coverage for prescription-requiring medications assigned a valid drug identification number (DIN) by Health Canada will vary depending on the drug formulary selected.
Per-prescription deductibles	\$0 to \$10
Per-prescription dispensing fee caps	\$0, \$5 to \$10
Co-insurance	50% to 100%
Other health-care coverage	
Hospital	
• Room and Board	Semi-private or private
• Co-insurance	50% to 100%
Paramedical¹	
• Maximum	\$100 to \$1,000, or \$1,250 combined
• Co-insurance	50% to 100%
Vision (Option)	
• Maximum	\$75 to \$500
• Co-insurance	100%
Other medical services and equipment²	Included
• Co-insurance	50% to 100%
Out-of-province emergency	60 days (\$3,000,000 lifetime maximum)
Optional Coverage	
• Stress Management and Well-Being (Optional)	
• Medical Cannabis	
• Pharmacogenomics	
• Global Benefits	
• Gender Affirmation	
Out-of-country travel assistance	
Sun Life Medical Second Opinion, by Dialogue	

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

¹ Paramedical services (up to an annual amount) covers certain licensed paramedical specialists, such as acupuncturists, audiologists, chiropractors, dietitians, naturopaths, occupational therapists, physiotherapists, podiatrists, psychologists/social workers, speech therapists and massage therapists. Our standard is that a doctor's referral is not required for massage therapy though it can be added on request. Individual or Family Maximums are available, from \$300 to \$5,000.

² Medical services and equipment includes private duty nursing, ambulances, laboratory tests, artificial limbs, hearing aids. Additionally, Medical Cannabis may be added as an optional benefit under this category with its own benefit maximum. Coverage is available to members who meet the clinical criteria as defined by Sun Life. Prior approval is required.



Faster. Easier. More connected.

We help your employees appreciate your investment in their group benefits plan. Your employees will appreciate the convenience of the **My Sun Life Mobile app** that lets them submit their EHC claim anytime, anywhere, and have a deposit in their bank account usually within 24 to 48 hours.



Emergency travel assistance

(Supplement to the Extended Health Care benefit)

Help your Clients and their employees be prepared for the unexpected even when they're travelling. Medi-Passport* is our Emergency travel assistance benefit.

In the case of a medical emergency while an insured member is traveling outside their home province, Medi-Passport will supplement the emergency portion of Extended Health Care coverage. And pre-existing conditions do not impact emergency travel benefits, assistance is there when needed.

Services are covered if obtained within 60 days of the plan member leaving the province where they live.

On-the-spot medical assistance	Assistance with locating and obtaining appropriate medical care, including advance of funds to secure care, when needed
Transportation home or to a different medical facility	Determined by medical condition and availability of needed services
Meals and accommodation expenses if a return trip is delayed due to a medical emergency	\$150 per day maximum per person up to 5 days
Travel expenses home if stranded by medical emergency, for a plan member or unattended child	Cost of transportation minus any redeemable portion of the original ticket
Travel expenses of a family member to visit the bedside of a hospitalized insured	Limit of one round-trip economy class ticket, if the plan member is hospitalized more than 7 consecutive days. Meals and accommodations for the visiting family member are covered to a maximum of \$150 per day
Repatriation of a deceased insured member	\$5,000 per return
Vehicle return	Up to \$500
Lost luggage or documents	Assistance with contacting authorities
Coordination of coverage	Assistance with coordination of coverage under all the insured plan member's plans

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



Help is only a phone call away

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



Faster. Easier. More connected.

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



Gender Affirmation Coverage

Everyone experiences gender in their own unique way. Sun Life's gender affirmation coverage will help your gender-diverse employees, and their dependents, embody their authentic selves.

This optional coverage, available through Extended Health Care (EHC), helps to supplement the coverage for surgeries with additional financial support.

Although most provincial or territorial health-care plans pay for surgery for those who meet the plan's requirements, coverage levels are not all the same. As well, many public health-care plans don't cover surgeries that feminize or masculinize an individual's features. Sun Life's coverage helps to fill in these gaps.

Coverage overview

We offer two levels of progressive coverage, giving you the opportunity to enhance what you offer your employees.

Core Coverage

Covers certain basic surgical procedures not available under the individual's provincial or territorial health-care plan. Examples include the reduction of the Adam's apple and voice surgery.

Enhanced Coverage

Additional coverage for surgical procedures to align feminine or masculine features to the individual's gender identity, such as facial bone reduction, cheek augmentation or adding pectoral implants.

To add Enhanced Coverage to a plan, you must also add Core Coverage.

Eligibility:

This coverage is for all plan members, which includes eligible dependents.

To be eligible the minimum age is 18 and requires a diagnosis of gender dysphoria from a doctor. If these conditions are met, we'll review the application for individual consideration. All procedures must be performed in Canada to be eligible for reimbursement.



Dental care

Optional benefit based on the size of group.

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

In keeping with SunAdvantage's philosophy of flexibility, you can choose from various levels of dental care.

Build on our most popular plan to meet all your needs.



Faster. Easier. More connected.

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



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

Available plan features include:

Recall frequencies	Choose from 5, 6, 9 or 12 months
Basic/Preventive*	Included
Major (Option)	5 insured minimum required. 3 lives if the group currently has Major Dental
Dependent orthodontics (Option)	Available to groups of 10 or more lives actively participating in the dental benefit or 5 or more lives if they currently have the benefit.
Adult orthodontics (Option)	Available to groups of 20 or more lives actively participating in the dental benefit or 10 or more lives if they currently have the benefit.
Deductibles	Single: \$0, \$10, \$25, \$50 or \$100 Family: \$0, \$20, \$25, \$50, \$100 or \$200 Single parent or Couple (upon request): \$0, \$25, \$50, \$100 or \$200
Co-insurance	Basic/preventive: 50% to 100% Major: 50% to 80% Orthodontics: 50% or 60%
Maximums (highest)	Basic/preventive: \$2,500 (Unlimited for qualifying groups) Major: \$3,000 Combined: \$4,000 Orthodontic: \$3,500 per lifetime
Fee guide year	Current year and fixed fee guide options
Fee guide practitioners	General or specialist
Benefit year equals	Policy or calendar year

Features:

- White fillings
- Bitewing x-ray frequency
- Scaling/Root Planing
- Fluoride

Our most common plan:

- White fillings on front and back teeth
- Every 6 months
- 10 units
- Adults and children

* Basic/Preventative plan features include:

- Preventive and diagnostic treatment, such as examinations, cleanings, x-rays
 - Basic coverage, including fillings, extractions, root canals
- Optional major coverage for dentures, crowns and bridges as well as orthodontic braces, is available. Options and coverage will vary, depending on the number of members enrolled in the plan.



Health Spending Account (HSA)

Optional benefit based on the size of group

Benefits, enhanced

Funded by plan sponsors and administered by Sun Life, a Sun Life Health Spending Account (HSA) allows plan members to submit claims for eligible expenses, such as:

- Deductibles and co-insurance amounts
- Expenses over any plan maximums that may be in place
- Health and dental expenses a group benefits plan may not cover, for example, orthodontics, laser eye surgery and physician fees

Plan design and administration

Administration	The benefit plan year is 12 months and must align with other health and dental benefits Plan members have 90 days from the end of the benefits plan year to submit HSA claims All benefits must align to a 90-day proof-of-claim period
Enrolment	Employees can enrol in the HSA plan even if they waive health or dental coverage
Credit allocation	Credits are allocated once a year at the beginning of the benefit year Two options available: <ul style="list-style-type: none">• The same number of credits for all employees, or• A variable number of credits per employee
Billing	Invoices are mailed once a month Invoices are not combined with the premium statement for insured benefits



Health Spending Accounts (HSA) are an easy way for plan sponsors to supplement the products and services their group benefits plan covers. They can enhance the flexibility of the group health and dental benefits at a cost that is both predictable and manageable.

How it works

Once each year, plan sponsors contribute credits to their plan members' HSA. Plan members then use these credits to pay for a variety of health and dental expenses. Any credits remaining in plan members' accounts at the end of a benefit year are automatically carried forward to the following benefit year. Plan members have until the end of the second benefit year to use these credits, or they'll lose them.



Personal Spending Account (PSA)

Optional benefit based on the size of group.

A simple solution to staying competitive

The world of work is changing, and you need to stay competitive. One way to attract top talent is by offering programs that provide employees with access to enhanced health and wellness solutions. A PSA is a natural extension of the health and disability solutions you're already offering employees through your core benefits plan. The PSA provides plan members health solutions in a flexible manner that is the most relevant to them. And because it's offered digitally, it's easy to use and easy to manage!

How PSA works

Employers allocate a defined amount of credits to each employee's account. Employees can then use their allocated credits towards reimbursements for a wide variety of health and wellness expenses that are not covered by their regular health benefits plan.

Health and wellness solutions for the modern workforce

Don't miss out on offering more opportunities for health and wellness outside of your regular benefits plan. Sun Life's PSA covers a wide range of eligible expenses supporting the mental, physical, and financial well-being of working Canadians.

Some examples of eligible expenses include:



Fitness club memberships



Treadmills and exercise bikes



Child and elder care



Estate planning and legal expenses



Traditional Indigenous Healers and Elders

Product features, design, and administration

Digitized: Integrated into Sun Life's digital platform, employees can submit claims through the **my Sun Life Mobile app** or through mysunlife.ca.

Simple: One inclusive list of health and wellness categories that's available to businesses of all sizes.

Administration: Employees can self-manage their account through the simplicity of our digital platform.

Credit allocation: Allocate a defined amount of credits to each employee's account monthly or annually.

Carry-forward arrangements: Choose from three carry-forward arrangements¹ (no carry-forward, balance carry-forward*, or expense carry-forward).

¹ The same carry-forward provision must apply to all plan members covered under the same contract.

* Unlimited only applies to large groups (SunSolutions and National accounts). SunAdvantage has a carry-forward balance of 12 months.



Lumino Health Virtual Care Employee Assistance Program (EAP)

The need for quick and effective health solutions is now greater than ever, and we know how important it is for you to provide the right support at the right time according to their needs.

Optional benefit based on the size of group

Our Lumino Health Virtual Care EAP offers employees the support they need for areas in both work and life. Services include:

- mental health support and internet-based cognitive behavioural therapy (iCBT)
- legal and financial advice¹
- work and career counselling
- support for families and relationships
- critical incident response (available if needed at an additional cost)



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

Stress Management and Well-Being

You can help break down mental health barriers by providing access to quick treatment and support.

Stress Management and Well-Being is a valuable add-on to Lumino Health Virtual Care. It provides plan members with access to resources and specialists focused on mental health. This program helps plan members and their eligible dependents manage mental health concerns. It breaks down barriers and provides access to mental health treatment and support.

Stress Management and Well-Being:

- Is free and unlimited until remission
- Is available on mobile and web
- Provides appointments within 24 hours
- Lets plan members decide where and when to have their consultations
- Does not require referrals

¹ Does not include will preparation, employment or workplace issues, criminal or tax law, asset management, retirement planning or accounting services.



Group Critical illness insurance (CII)

Optional benefit based on the size of group

Critical illness insurance (CII) is not intended to replace other benefits — it's designed to complement them. Offering CII as part of a benefits plan can go a long way. It can help employees protect themselves and their families if they face a serious illness. They will be better able to access the medical treatment they need, and focus on their recovery without worrying about the financial burden.

The choice is yours

Our CII plans are designed to let employers choose what's best. We offer two levels of protection, an essential plan (A) that covers the three most common critical conditions and a comprehensive plan (B) that covers 25 conditions.

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

Participation requirements

Size of group	Plan options available
3 to 24 employees	Mandatory participation by all employees
25 to 49 employees	Mandatory participation by all employees PLUS voluntary top-up*

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

Maximum coverage without evidence of insurability (Mandatory Plan)

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



Conversion

Provided employees have not terminated their Critical Illness insurance voluntarily, the conversion privilege allows them to continue their coverage when the group Critical Illness insurance benefit terminates (e.g., when they change employment).



Inpatient Health Plan

A basic health-care solution

The Sun Life Inpatient Health Plan provides employees and their dependents who have recently arrived in or returned to Canada with a temporary basic health-care solution.

Once covered under this Plan, it also helps these employees meet the eligibility requirements for extended health-care coverage under your Sun Life workplace plan.

Who is eligible for coverage?

To be eligible for coverage your employee must be actively at work, be living in Canada, be less than 75 years of age, and not currently covered by any government-sponsored health-care plan or have comparable coverage. A spouse and dependent children can also be covered by the Inpatient Health Plan while they are waiting for government-sponsored health-care coverage.

What does the Inpatient Health Plan cover?

The overall lifetime maximum per insured person is \$1,000,000, while the annual maximum is \$500,000 per insured person. The cost for each service is based on the services provided by the government-sponsored health-care plan in the employee's province or territory of residence, unless stated otherwise.

Here is an overview of the health-care services covered under the Inpatient Health Plan:

In-patient hospital services	Standard ward accommodation and meals, based on the interprovincial rates
Physician services	Reasonable and customary charges for services
Midwifery services	Reasonable and customary charges for services
Paramedical Practitioner services	100% for eligible licensed paramedical practitioners based on your province of residence. Subject to \$500 combined annual maximum
Ambulance services	Same as the coverage offered by government-sponsored health-care plan of your province of residence
Home care services	\$5,000 lifetime maximum subject to pre-approval
Out-patient hospital services	Charges are based on interprovincial rates
Dental surgery in a hospital	Expenses for dental surgery performed in a hospital only if required when the patient is at medical risk. Pre-approval of services required
Out-of-province emergency medical services	Physician services, licensed ambulance and prescription drugs charges based on the interprovincial rates
Other covered services	Diagnostic services, hearing aids, durable equipment and eye exam

Coverage under this benefit is only available for a maximum of 5 years.



Medical and dental Cost Plus benefit coverage

Optional benefit based on the size of group

Group benefits plans provided by Sun Life include coverage for most medical and dental services available. Reimbursement for these services is generally subject to some level of coinsurance and/or deductible, and there may be a maximum amount paid for certain services. In addition, there may be some expenses that are not covered under a group plan.

Often, employers provide a “cost plus” arrangement that extends coverage beyond the base group benefits plan for designated classes of employees and their eligible dependents. These benefits can be processed on a “cost plus” basis if such expenses qualify as medical, dental or hospital expenses under the *Income Tax Act* (Canada).

The process is simple. First, the employer identifies any classes of employees who are eligible for the “cost plus” arrangement. Eligible employees accumulate their claim expenses and provide them to their benefits administrator a few times a year. The benefits administrator completes the “cost plus” form and sends it and the original receipts to their designated Sun Life claims office along with a cheque payment equal to the claim amount, administration fees and applicable taxes. A claim payment is forwarded to the employee in the same manner as any other regular claim payments.

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



Requesting a quote

When submitting your request for quotation, there is a minimum amount of information that you must provide so that we can properly evaluate the risk and prepare a competitive quote:

- Name, address and nature of business;
- Number of employees; not actively at work, commissioned, excluded from coverage, independent contractors, seasonal employees etc.;
- Benefit specifications (plan design);

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

- Members not actively at work due to disability or maternity leave, for example;
- Any members involved in hazardous activities.
- Employee data including birth date (or age); gender; coverage requested (single/family); and salary (if requesting salary-based benefits).
- More information, including 2 years of experience data, is required for groups that currently have coverage.

Always check with a licensed advisor

The information described on the preceding pages is an illustration of benefits available.

The number of employees participating as well as other factors could affect the availability of the benefits described. Please check with your licensed advisor to ensure that your needs are satisfied.

About Sun Life

We are a market leader in group benefits. Sun Life provides coverage to over 5-million employees and their dependents. Each year we support the health-care needs of Canadians with more than 80-million claims paid. We're dedicated to delivering industry leading products and wellness solutions.

Sun Life has operations in a number of markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda.

sunlife.ca/smallbusiness

Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. CA1042 04-25 ds-jf

