



# MY CHOICE PLANS

- Life Insurance
- Health Insurance

Plans designed to go where you go.

Whether it's for a new job, a change in employment status or retirement, at some point we will all leave a group plan. And, it's usually at this time that benefit coverage is top-of-mind. No need to worry: Sun Life Financial has plans designed to go where you go.

Just because you're leaving a group plan, it doesn't mean you have to leave your group benefits behind. With Sun Life Financial, you've got choices. Depending on the coverage you received through your employer's plan, you may be eligible to continue coverage with one of the My CHOICE Plans listed below.

## My Life CHOICES

### Life Insurance

Call and speak to a **licensed Customer Service Specialist**. You and your spouse may be eligible to continue up to a maximum of \$1,000,000 of your coverage by answering simple health questions over the phone. There's no need for a medical exam and no appointment is necessary. Plus, you'll continue to enjoy the same competitive coverage you had under your group plan.

You have a number of choices when it comes to ensuring you and your spouse will continue to have life insurance coverage when you leave your group benefits plan. It's important that you apply for coverage within 31 days of leaving your group plan.

Remember, regardless of the route you take to continue your coverage, you're eligible to apply for up to \$200,000 of individual life insurance protection under the terms of your group plan.

Get a full financial consultation from a **Sun Life Financial advisor** – at no cost to you. Our advisors are there to help you understand your conversion options and other insurance and investment plans that are available to you in a face-to-face meeting, at your convenience. Please call Sun Life Financial to set up an appointment with an advisor within 31 days of leaving your group plan.

## My Health CHOICES

### Extended Health Care and Dental Insurance

When it comes to continuing your health care and dental coverage, Sun Life Financial has you covered. Call within 60 days of the date your group coverage ends and one of our licensed Customer Service Specialists will help you enroll for continued coverage. No appointment is necessary and no medical exam is required. Please see the coverage details on the next page.



Please call Sun Life Financial at **1-877-893-9893** any time between 8:30 a.m. and 4:30 p.m. EST to speak with someone today.

## My Health CHOICES - Extended Health Care and Dental Options

Here are the two extended health care and dental options available to you, your spouse and dependent children. To request a quote for coverage, please call Sun Life Financial.

Coverage Options	Standard	Enhanced
<b>Eligible expense limits</b>		
Lifetime maximum	\$250,000	\$300,000 – not applicable to emergency out-of-province/country coverage
<b>Drugs</b>		
Maximum for prescription drugs <sup>†</sup>	\$1,000	\$2,000
Dispensing fees <sup>†</sup>	Full, up to a reasonable and customary limit	Full, up to a reasonable and customary limit
Drugs co-insurance <sup>†</sup>	80%	80%
Drugs covered	Costs of drugs or supplies that are prescribed in writing by a dentist or physician and are obtained from a pharmacist are covered	Costs of drugs or supplies that are prescribed in writing by a dentist or physician and are obtained from a pharmacist are covered
<b>Vision care</b>		
Vision	80% co-insurance, maximum \$150 every two years	80% co-insurance, maximum \$200 every two years
Eye examination	Not covered	Up to \$30 for optometrist fees every two plan years
<b>Paramedical services</b>		
Paramedical services	\$300 per practitioner, up to a maximum of \$500 for all services combined. Includes: physiotherapist, chiropractor, osteopath, podiatrist, naturopath, chiropract, registered massage therapist, & speech therapist	\$300 per practitioner, up to a maximum of \$650 for all services combined. Includes: physiotherapist, chiropractor, osteopath, podiatrist, naturopath, chiropract, registered massage therapist, & speech therapist
Psychologist	\$60 per visit, maximum seven visits per plan year	\$60 per visit, maximum ten visits per plan year
<b>Semi-private hospital (in Canada)</b>		
Semi-private hospital (in Canada)	80% during the first 30 days, 50% of the balance to a maximum of \$5,000	80% during the first 30 days, 50% of the balance to a maximum of \$10,000
Convalescent hospital	\$20 per day, for a maximum of 180 days. Not custodial.	\$20 per day, for a maximum of 180 days. Not custodial.
<b>Medical services and equipment</b>		
Ambulance (in Canada)	Unlimited ground ambulance	Unlimited ground ambulance. Air ambulance to a maximum of \$5,000 per instance
Private duty nursing	\$5,000 (\$25,000 lifetime maximum)	\$5,000 (\$25,000 lifetime maximum)
Accidental dental	\$5,000 lifetime maximum	\$5,000 lifetime maximum
Durable equipment	\$2,500 per insured per plan year Wheelchair: \$4,000 lifetime maximum (with some restrictions) Hospital beds: \$1,500 per lifetime	\$5,000 per insured per plan year Wheelchair: \$4,000 lifetime maximum (with some restrictions) Hospital beds: \$1,500 per lifetime
Hearing aids	\$350 every five plan years	\$500 every five plan years
Orthopedic shoes & supplies	Orthopedic shoes & orthopedic alterations & orthotics maximum \$200 (prescription required)	Orthopedic shoes & orthopedic alterations & orthotics maximum \$200 (prescription required)

**(Please note:** unless otherwise stated, all maximums are per insured person, per plan year.)

Coverage Options	Standard	Enhanced
<b>Medical services and equipment continued</b>		
Medical services & equipment	\$2,500 per insured person per plan year for all expenses listed in this category <ul style="list-style-type: none"> <li>▪ Diagnostic services: Reasonable and customary</li> <li>▪ Casts, splints, trusses, braces or crutches: \$300</li> <li>▪ Wigs following chemotherapy: \$350 lifetime maximum</li> <li>▪ Breast prosthesis: \$200</li> <li>▪ Other: Reasonable and customary for artificial limbs and eyes; stockings; surgical brassieres; intraocular lenses following cataract surgery; stump socks; radiotherapy or coagulotherapy; oxygen, plasma and blood transfusion</li> </ul>	\$5,000 per insured person per plan year for all expenses listed in this category <ul style="list-style-type: none"> <li>▪ Diagnostic services: Reasonable and customary</li> <li>▪ Casts, splints, trusses, braces or crutches: \$500</li> <li>▪ Wigs following chemotherapy: \$500 lifetime maximum</li> <li>▪ Breast prosthesis: \$200</li> <li>▪ Other: Reasonable and customary for artificial limbs and eyes; stockings; surgical brassieres; intraocular lenses following cataract surgery; stump socks; radiotherapy or coagulotherapy; oxygen, plasma and blood transfusion</li> </ul>
<b>Emergency out-of-province/country</b>		
Emergency out-of-province/country	Not covered	Up to \$1 million (lifetime maximum) of hospital expenses covered during the first 60 days of travel subject to a nine-month pre-existing condition limitation*.  Travel assistance, medical assistance, family service and support, additional service (i.e. assistance in finding lost luggage).  The emergency out-of-province/country (including travel assistance) coverage terminates when you reach age 80.
<b>Dental Care</b>		
Dental coverage	Not covered	80%, diagnostic and preventative dental procedures (oral examination, oral hygiene instructions, fluoride treatment, scaling and polishing)  50%, Basic dental procedures (filling, removal of teeth, oral surgery, minor restoration, endodontics and periodontics)  Maximum of \$750 in the first plan year of coverage, maximum of \$1,000 per plan year in subsequent years.

† This plan is second payor to any government - sponsored drug plan. In Quebec, this plan will be second payor to comply with RAMQ legislation.

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

The life insurance and extended health care and dental plans are underwritten and issued by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

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SM-069-E-03-09 (No CI-GB Only)