



your **group**  
benefits

**University of British Columbia (the University)**

**Faculty, academic and administrative executives**

**Contract Number 23218 Part A and Part F  
Effective January 1, 2008**



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## General Information

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

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

If there are any discrepancies between the group plan and the information in this booklet, the group plan will take priority.

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

The contract holder, University of British Columbia (the University), has the sole legal and financial liability for the Long-Term Disability benefit. Sun Life only acts as administrator on behalf of the contract holder for this benefit.

**Eligibility** To be eligible for group benefits, you must be a resident of Canada and meet the conditions outlined in your employer's *Definition of Employee* in Appendix 1 and *Commencement of Coverage* in Appendix 2. This information is located by referring to your benefits eligibility information for your employment group on UBC's Human Resources website ([www.hr.ubc.ca/benefits](http://www.hr.ubc.ca/benefits)).

There is no waiting period for your group plan.

**Enrolment** Coverage is either mandatory or optional depending on your

position/appointment type (please refer to your benefit eligibility information for your employment group on UBC's Human Resources website). To receive coverage, you must request coverage in writing by supplying the appropriate enrolment information to your employer.

If coverage is optional and you do not request coverage within 31 days of becoming eligible for coverage, you will have to provide proof of good health at your own expense.

**When coverage begins**

If coverage is mandatory, your coverage begins on the date you become eligible for coverage.

If coverage is optional, your coverage begins on the later of the following dates:

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

For any Employee where the Long-Term Disability is optional and you refuse to be covered on the effective date of this plan and later requests coverage, coverage will begin on the date Sun Life approves your proof of good health. The cost of providing proof of good health is your responsibility.

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

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

**Changes affecting your coverage**

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

For example, your employment status may change, or there maybe

changes made to the Plan. Any resulting change in the coverage will take effect on the date of the change in circumstances.

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

- n if proof of good health is required, the change cannot take effect before Sun Life approves the proof of good health.
- n if you are not actively working when the change occurs or when Sun Life approves proof of good health, the change cannot take effect before you return to active work.

**Updating your records**

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

- n change of dependents.
- n change of name.

**When coverage ends**

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

- n the date your employment ends or the date when you reach your normal retirement date less 6 months.
- n the date you are no longer actively working.
- n the date the benefit provision under which you are covered terminates.
- n the date you no longer satisfy the eligibility requirements (as outlined in the benefits information for your employment group on UBC's Human Resources website: [www.hr.ubc.ca/benefits](http://www.hr.ubc.ca/benefits)).
- n the date you enter the armed forces of any country on a full-time basis.
- n the date this plan terminates.

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

- Making claims** Sun Life is dedicated to processing your claims promptly and efficiently. You should contact your employer to get the proper form to make a claim. There are time limits for making claims. These limits are discussed in the appropriate sections of this employee benefits booklet. All claims must be made in writing on forms approved by Sun Life.
- Proof of disability** From time to time, Sun Life can require that you provide us with proof of your total disability. If you do not provide this information within 90 days of the request, you will not be entitled to benefits.
- Medical examination** We can require you to have a medical examination if you make a claim for benefits. We will pay for the cost of the examination. If you fail or refuse to have this examination, we will not pay any benefit.
- Recovering overpayments** We have the right to recover all overpayments of benefits either by deducting from other benefits or by any other available legal means.
- Definitions** Here is a list of definitions of some terms that appear in this employee benefits booklet. Other definitions may appear in the general description of the benefit.
- Accommodated work program*** With respect to a particular employee and particular period of employment, accommodated work program means a program during which the University will work with the employee, during the period the employee is participating in the rehabilitation program, to establish the employee's physical, mental or psychological work restrictions and the specific restricted or accommodated work duties that the employee is expected to perform during that period. An accommodated work program shall also confirm which duties or combination of duties, regularly performed by the employee for the University before the disability was incurred, can be performed by the employee during the period and the percentage of the employee's pre-disability weekly working time that these duties or combination of duties regularly required before the Impairment was incurred. An accommodated work

program shall be reviewed and updated by the University no less regularly than monthly.

***Actively working*** We consider you to be actively working if you are performing all the usual and customary duties of your job with the University. This includes scheduled non-working days and any period of continuous paid time off for up to 3 months, if you were actively working on the last scheduled working day.

If you are not required to report for work, you will be considered actively working provided you are not confined to a hospital or disabled to the degree that you cannot perform all of the usual and customary duties of your job.

We do not consider you to be actively at work if you are receiving disability benefits or are participating in a partial disability or rehabilitation program.

***Appropriate treatment*** 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.

***Date incurred*** The date that the impairment prevented a particular employee from working

***Doctor*** A doctor is a physician or surgeon who is licensed to practice medicine where that practice is located.

***Early accommodation work program*** With respect to a particular employee and particular period of employment, early accommodation work program means a program during which the University will work with the employee, during the elimination period, to develop a preliminary program setting out the employee's physical, mental or psychological work restrictions and the specific restricted or accommodated work duties that the employee can perform during that period.

***Elimination period*** Elimination period is the period, which must be completed before

disability benefits become payable.

With respect to a particular employee and impairment, or concurrent impairments, elimination period shall mean:

- n where the impairment, or concurrent impairments, result in a period of disability that is continuous and uninterrupted, the period of 26 continuous weeks commencing from the date incurred in relation to the earliest Impairment;
- n where the impairment, or concurrent Impairments, result in a period of disability that is broken by one or more periods, none of which is longer than 30 days, the period commencing from the date incurred, in relation to the earliest impairment, and ending on the date when the total of all periods of disability accumulated in one 365 day period attains 26 weeks.

***Employee*** An employee is a person who is employed by the employer (or paymaster employer) and who is a resident of Canada, unless approved in writing by the plan administrator

***Employer*** The employer is the plan sponsor. The employer also has paymaster arrangements with other employers.

***Full pay*** The current accommodated work program nominal earnings inflated to the full-time earnings level (100%).

***Gross monthly earnings*** Your basic monthly salary from the University not including any honoraria, bonus, overtime or incentive pay

***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.

***Impairment*** A specific illness

***Indexed pre-disability net monthly earnings*** Your gross monthly earnings less Federal and Provincial Income taxes as deducted from pay at source immediately prior to the date total disability commenced adjusted annually on January 1 to reflect the annual increase in the Consumer Price Index for the prior year. The

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Consumer Price Index (CPI) is published by Statistics Canada.

<i>Maximum percentage</i>	Ninety (90) plus the percentage of full time being worked while participating in a partial disability or rehabilitation program, divided by ten (10) and rounded to the next higher whole number.
<i>Net adjusted pre-disability monthly earnings</i>	Your gross monthly earnings immediately prior to the date total disability commenced adjusted, once, on the date you enter a rehabilitation program and reduced by the estimated Federal and Provincial Income taxes. The one time adjustment will represent the increases in Gross Monthly Earnings, as determined by the University, that would have been received by you on each July 1st following the date you became Totally or Partially Disabled but before the date you enter into the rehabilitation program.
<i>Normal Retirement date</i>	If you are Totally or Partially Disabled: <ul style="list-style-type: none"><li>n for a Faculty and Academic Executive employee:<ul style="list-style-type: none"><li>o normal retirement is deemed to be the 30<sup>th</sup> of June or the 31<sup>st</sup> of December coincident with or next following the date you attain age 65.</li></ul></li><li>n for all other employees, your retirement date is your 65th birthday.</li></ul>
<i>Partial Disability Benefits</i>	If you become disabled in accordance with the provision of the plan and you are able to perform only a portion of your normal job duties, you will be eligible to apply for partial disability benefits.
<i>Paymaster employers</i>	Paymaster employers are those employers for which University of British Columbia acts as paymaster by administering benefits and payroll on their behalf. As such, University of British Columbia is the Benefit Plan Sponsor.
<i>Proof of good health</i>	Proof of good health is the documentation which provides proof satisfactory to Sun Life that a person meets the medical underwriting requirements necessary for the requested coverage.
<i>Permanent accommodation</i>	With respect to a particular employee and particular period of employment, permanent accommodation means an arrangement between

the employee and the University that allows the University to accommodate an employee's ongoing impairment which continues to prevent the employee from completing at least eighty percent (80%) of the employee's pre-disability daily working time duties as determined by the University.

***Permanently partially disabled***

With respect to a particular employee and a particular period of disability, permanently partially disabled means that the employee suffers from an impairment that qualifies the employee for partial income from the plan and as a result of the impairment the employee's workload has reached a plateau and is not expected to increase.

***Totally Disabled During the Elimination Period***

With respect to a particular employee and impairment, or concurrent impairments, Totally Disabled shall mean a period, throughout which the employee:

- n suffers from an impairment, or concurrent impairments, that qualify the employee for full income under the University's sick leave plan; or
- n suffers from an impairment, or concurrent impairments, that qualify the employee for partial income under the University's sick leave plan. An employee qualifying for partial income will be accommodated in the early accommodation work program.

***During the 24 month period following the Elimination Period (the Own Occupation Period)***

With respect to a particular employee and impairment, or concurrent impairments, Totally Disabled shall mean the employee suffers from an impairment, or concurrent impairments, that prevent the employee from performing a combination of the duties regularly performed by the employee for the University before the date incurred where these duties regularly required at least eighty percent (80%) of the employee's pre-disability weekly working time to complete, as determined by the University and described under the accommodated work program for the employee and the particular period. If the impairment prevents a person from performing a duty, it will also be considered to prevent the person

from performing other duties that:

- n are performed only in order to complete that duty; or
- n that can only be performed after that duty is completed.

***Following the Own Occupation Period (the Alternate Employment Period)***

With respect to a particular employee and impairment, or concurrent impairments, Totally Disabled shall mean the employee suffers from an impairment, or concurrent impairments, that prevent the employee from being gainfully employed.

Gainfully employed means employment in an occupation:

- n for which the employee has, or may obtain, at least the minimum qualifications by reason of education, training or experience; and
- n which provides the employee:
  - o who is not in an accommodated work program with a monthly income of at least 80% of the employee's indexed pre-disability net monthly earnings; or
  - o who is in an accommodated work program, 80% of the greater of the employee's indexed pre-disability net monthly earnings or the employee's full pay.

***University*** University of British Columbia (UBC).

***We, our and us*** We, our and us mean Sun Life Assurance Company of Canada.

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## Long-Term Disability

**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.

Long-Term Disability coverage provides a benefit to you if you are totally or partially disabled. You qualify for this benefit if you provide proof of claim acceptable to Sun Life that:

- n while covered, you meet the definition of Totally or Partially Disabled,
- n the Total or Partial Disability has continued beyond the elimination period.
- n you have been following appropriate treatment for the disabling impairment since the onset of the impairment.

Benefits are paid at the end of each month and are based on your coverage on the date you became Totally or Partially Disabled.

If you are Totally or Partially Disabled for part of any month, we will pay 1/30 of the monthly benefit for each day you are Totally or Partially Disabled.

**When disability payments begin**

If you become Totally or Partially Disabled, you will be eligible for Long-Term Disability payments after the elimination period, as specified in *Definitions*.

If you become Totally or Partially Disabled during a lay-off or approved leave and your coverage continues during this time, you will be eligible for payments on the later of:

- n the end of the elimination period as specified in *Definitions*.
- n the date you complete the qualifying period but before you reach

the Normal Retirement Date.

- n the date Sun Life receives proof of claim, as described in the *When and how to make a claim* provision, or
- n the date you are recalled or scheduled to return to a normal work week with the University.

**Partial disability program**

If you are partially disabled, you will be required to participate in an accommodated work program.

**What we will pay**

Here is how we calculate your Long-Term Disability payments.

Step 1: We take 70% of the first \$1,830 of your gross monthly earnings, add 60% of the next \$1,830 and then add 40% of your gross monthly earnings in excess of \$3,660.

Step 2: We subtract any income provided to you:

- n for the same or a subsequent disability under any government-sponsored plan, excluding dependent benefits, employment insurance benefits and automatic cost-of-living increases under any government-sponsored plan that occur after benefits begin.
- n under any other government plan, excluding Employment Insurance and benefits provided by the Department of Veterans' Affairs. Long-Term Disability payments are suspended for any period during which Employment Insurance benefits are payable.
- n for the same or a subsequent disability under any Workers' Compensation Act or similar law, excluding automatic cost-of-living increases that occur after benefits begin.
- n under a motor vehicle insurance plan which provides disability benefits to the extent that the law does not prohibit such a deduction.
- n under a group plan when benefits are based on University of British Columbia earnings and as a result of University of British Columbia employment, including any coverage resulting from your

membership in an association of any kind.

- n under a retirement or pension plan, funded in whole or in part by the University, as a result of a disability or medical condition, when benefits are based on University of British Columbia earnings and as a result of University of British Columbia employment.
- n under the Québec Parental Insurance Plan.

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

If the amount calculated under Step 2 plus the above sources of income and all the additional sources of income listed below exceeds 100% of the employee's indexed pre-disability net monthly earnings, the Long-Term Disability payment will be reduced by the excess.

Additional sources of income provided to you:

- n under any other group plan, including any coverage resulting from your membership in an association or franchise of any kind.
- n under any other retirement or pension plan provided by any employer or government plan.
- n as income replacement indemnity provided under any motor vehicle insurance plan.
- n which are recovered through a legally enforceable cause of action against some other person or corporation in accordance with provisions under Third Party Liability.

If you are eligible for any of the income amounts above and do not apply for them, we will still consider them part of your income. We can estimate those benefits and use those amounts when we calculate your payments.

If you receive any of the income amounts above 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 that began before your disability began. However, increases in those benefits as a result of your disability will be taken into account.

We have the right to adjust your benefit payments when necessary.

Your Long-Term Disability payment will be increased each January 1 based on the calculated increase in the Canadian Consumer Price index up to a maximum of 6%.

***Pension contribution  
benefit (those enrolled  
in UBC's Faculty  
Pension Plan***

In addition to the monthly benefit amount, 15% of your gross monthly earnings is contributed to the University of British Columbia Faculty Pension Plan.

However, if you are in an accommodated work program or in permanent accommodation, the amount of gross monthly earnings used to determine the contribution to the pension plan will be reduced by the percentage of the normal work week you are working in the accommodated work program or permanent accommodation, as determined by Sun Life.

If you enter into an accommodated work program or permanent accommodation on or before the date benefits become payable, the initial and subsequent contributions to the pension plan will be based on the reduced amount of gross monthly earnings.

If you enter into an accommodated work program or permanent accommodation after the date benefits become payable, the gross monthly earnings used to determine the contribution to the pension plan will be reduced three months following the date you enter into the accommodated work program or permanent accommodation.

**Maternity / parental  
leave of absence**

Maternity leave agreed to with your employer will begin on the date you and your employer have agreed will be the start of your leave or the date the child is born, whichever is earlier. The leave will end on the date you and your employer have agreed that you will return to active, full-time work or the actual date you return to active, full-time work, whichever is earlier.

Parental leave is the period of time that you and your employer have agreed on.

Sun Life will determine any portions of a maternity or parental leave which are voluntary and any portions which are health-related. The health-related portion of the leave is the period in which a woman can establish, through appropriate medical documentation, that she is unable to work for health reasons related to childbirth or recovery from childbirth.

Long-Term Disability benefits will only be payable for health-related portions of the leave where necessary in order to comply with requirements such as employment standards, human rights and employment insurance, after you have been disabled for an uninterrupted period of 26 weeks, provided your coverage has been continued.

However, if your employer has a Supplemental Unemployment Benefit (SUB) plan as defined in the Employment Insurance regulations covering the health-related portion of the maternity or parental leave, Sun Life will not pay any benefits under this plan during any period benefits are payable to you under your employer's SUB plan.

**Rehabilitation  
program and benefit  
payments**

You may be required to participate in a rehabilitation program approved by Sun Life in writing.

A rehabilitation program includes the period you are in an accommodated work program or in permanent accommodation. The program may include the involvement of a Sun Life rehabilitation specialist, part time work, working in another occupation or vocational training to help you become capable of normal work week employment.

Sun Life is under no obligation to approve or continue a rehabilitation program for an employee. The decision to approve or discontinue a rehabilitation program will be made solely by Sun Life. Sun Life will consider such factors as financial considerations and the plan administrator's opinion on the merits of rehabilitation.

During the rehabilitation program, you will continue to be eligible for Long-Term Disability payments. However, the Long-Term Disability payments will be reduced by 50% of the net income you receive under the rehabilitation program. During any month, the total of your Long-Term Disability payment plus your net income from the rehabilitation program and income from all other sources cannot exceed:

- n if you enter into a rehabilitation program during the alternate employment period – the maximum percentage of your net adjusted pre-disability monthly earnings
- n for all other employees – the maximum percentage of the your indexed pre-disability net monthly earnings.

In cases where the total income exceeds this limit, the Long-Term Disability payments will be reduced by the excess.

If you enter a rehabilitation program during the elimination period, it will not be considered an interruption of the elimination period.

**Interrupted periods of disability during elimination period**

Interrupted periods of total disability due to the same or related causes occurring before the elimination period has been completed are treated as one period of disability and are accumulated to complete the elimination period as long as this benefit is in force and all of the following conditions are met:

- n this Long-Term Disability benefit is still in force.
- n there is no interruption of more than 30 days.
- n each period of total disability is due to the same or related causes.

- n each period of total disability is completed within 365 days after the start of the elimination period.

**Interrupted periods of disability after payments begin**

If you had a total disability for which we paid Long-Term Disability benefits and total disability occurs again due to the same or related causes, we will consider it a continuation of your previous disability if it occurs within 3 months of the end of your previous disability. You must be covered when total disability reoccurs.

In such cases, a new elimination period will not be applied. Benefits will be based on the coverage in force on the original date of total disability.

**Maximum benefit period**

Benefit payments will cease:

- n when a faculty employee other than a sessional faculty employee reaches normal retirement date:
  - o if a faculty employee attains age 65 between January and June, normal retirement is deemed to be June 30 coincident with or next following the date the person attains age 65.
  - o if a faculty employee attains age 65 between July and December, normal retirement is deemed to be December 31.
- n for part-time and sessional faculty employees in term appointments, at the end of the normal term in which the faculty member reaches age 65.
- n for all other employees, when the employee reaches age 65.

**If you recover damages from another person**

If you have a cause of action against a third party for income lost as a result of your disability, you will be required to complete a reimbursement agreement/direction form. You will also disclose all records, transcripts, reports and information which Sun Life (as agent for the University) may reasonably request with respect to the calculation or allocation of damages. If you fail to provide the above, your disability benefits under this plan will cease. After the completed reimbursement agreement/direction form and any other information requested by Sun Life has been received by Sun Life (as agent for the University), the monthly disability benefit will be paid subject to all other conditions of the plan.

You will be required to reimburse the amount of your overcompensation to Sun Life (as agent for the University). Your overcompensation shall be defined as any amount received for loss of income which is in excess of your actual loss of income for any given month. In calculating the amount of your overcompensation, the disability benefits payable under this plan as well as the compensation for lost income from all sources specified as income under the *What we will pay* section, plus interest, shall be considered and the net legal fees and disbursements attributable to the wage loss portion of the claim against the third party shall be deducted. The amount to be reimbursed, less interest, shall not exceed the amount of benefits paid by the plan administrator (as agent for the University). The reimbursement agreement/direction form will contain a direction that the amount is to be paid directly to the plan administrator (as agent for the University).

Sun Life (as agent for the University) shall have the right to consent to any proposed settlement of your claim, which consent will not be withheld unreasonably. In the event that you agree to a settlement without obtaining Sun Life's consent, and such settlement unreasonably compromises any further claim for loss of income or prejudgement interest to the prejudice of Sun Life, you will be deemed to have recovered the full loss of income.

Following notification to Sun Life (as agent for the University) of the judgement or settlement and release of proceeds, no further benefits will be paid under this plan until such time as Sun Life has been reimbursed the amount determined in accordance with the reimbursement agreement/direction form.

If a lump sum payment is made under a judgement or settlement for loss of future income or earning capacity, Sun Life (as agent for the University) will be entitled to make a determination of the amount of compensation this represents on a monthly basis and to reduce the benefits under this plan for each month after the settlement or judgement by this monthly amount.

If monthly income is to be paid for loss of future income, the monthly

benefit under this plan will be reduced by the income specified under the *What we will pay* section.

**Your responsibilities** During your total disability, you must make reasonable efforts to:

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

If you do not, Sun Life may hold back or discontinue benefits.

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

- n the date you are no longer Totally or Partially Disabled.
- n the end of the maximum benefit period.
- n your Normal Retirement Date.
- n the date you are incarcerated in a prison or mental institution by authority of a criminal court.
- n the date you die. In such event the last payment will include the date of death.

**When coverage ends** Long-Term Disability coverage will end on the date:

- n an academic or an administrative executive employee reaches age

65 less 6 months.

- n a faculty employee other than the sessional faculty employee reaches normal retirement date less 6 months.
- n a sessional faculty employee reaches the end of a normal term less 6 months.

Coverage may also end on an earlier date, as specified in *General Information*

**What is not covered** We will not pay benefits for any period:

- n you are not receiving appropriate treatment.
- n that you do any work for wage or profit except as approved by Sun Life.
- n you are not participating in an approved rehabilitation program, if required by Sun Life.
- n you are absent from Canada longer than 4 months due to any reason, unless Sun Life agrees in writing in advance to pay benefits during the period.
- n you are serving a prison sentence or are confined in a similar institution.

If you hold a government permit or license to perform your duties, you will not be considered Totally or Partially Disabled solely because such permit or license has been withdrawn or not renewed.

Except as stated under *Maternity / parental leave of absence*, Sun Life will not pay benefits during a maternity or parental leave allowed by law or agreed to with your employer.

We do not pay benefits if your disability results directly or indirectly from a condition which existed on or before the date your coverage began. However, this limitation will not apply to you if:

- n you have been covered for Long-Term Disability with your employer for at least 13 weeks during which you have been actively working continuously (up to 3 days of absence does not count) and you have not been treated by a doctor, or any medical personnel under the direction of a doctor, for the condition, or
- n you became Totally or Partially Disabled more than 12 months after your coverage began.

If your coverage ends but you are covered again under this plan, we will use the latest date your coverage began when applying the above limitation.

We will not pay benefits for total disability resulting from:

- n the hostile action of any armed forces, insurrection or participation in a riot or civil commotion.
- n intentionally self-inflicted injuries or attempted suicide, while sane or insane.
- n participation in a criminal offence.
- n bodily injury sustained while doing any act or thing pertaining to any occupation or employment for wage or profit outside your duties and responsibilities with the University.

**When and how to make a claim**

To make a claim, complete the Notice of Claim for Group Long-Term Disability Benefits that is available from your employer.

Sun Life must receive written notice and proof of claim as soon as possible, but no later than 6 months after the end of the elimination period.

Part of the application process will include filling out claim forms that give us as many details about the claim as possible. You, the attending doctor and your employer will all have to complete claim forms.

We will assess the claim and send you or your employer a letter outlining our decision.

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

## Respecting Your Privacy

At Sun Life Financial, protecting your privacy is a priority. We maintain a confidential file in our offices containing personal information about you and your contract(s) with us. Our files are kept for the purpose of providing you with investment and insurance products or services that will help you meet your lifetime financial objectives. Access to your personal information is restricted to those employees, representatives and third party service providers who are responsible for the administration, processing and servicing of your contract(s) with us, our reinsurers or any other person whom you authorize. You are entitled to consult the information contained in our file and, if applicable, to have it corrected by sending a written request to us.

To find out about our Privacy Policy, visit our website at [www.sunlife.ca](http://www.sunlife.ca), or send a written request by e-mail to [privacyofficer@sunlife.com](mailto:privacyofficer@sunlife.com), or by mail to Privacy Officer, Sun Life Financial, 225 King St. West, Toronto, ON M5V 3C5 to request that a copy of our Privacy Brochure be sent to you.

