



Welcome to
Sun Life

Life's brighter under the sun



Welcome to the family!

Sun Life is the provider for your group benefits plan. Your plan will help pay for the cost of drugs, dental care and so much more. At Sun Life, we're dedicated to your physical, mental and financial health. We have the tools you need to help you and your family live a healthier life.

This guide will get you started so you can begin to make the most of your group benefits plan as soon as possible.

We're here to help! You can reach us online, through chat or on the phone. Choose the method that works best for you.



Call: Call us at **1-800-361-6212**, Monday to Friday, 8 a.m. to 8 p.m. ET.



Chat: Click to chat with us from **mysunlife.ca**. Find the chat box in the blue navigation bar at the top of the **Benefits centre** page.



Email: Select the envelope icon above the blue navigation bar at the top of the **Benefits centre** page. Follow the prompts to send us a **secure** message from **mysunlife.ca**.



App: Call us from the **my Sun Life mobile app**. Simply click **Contact us** and you'll be connected right away.

Key account information

Your contract number is*: _____

Your member ID is*: _____

Your drug card

Show your drug card at the pharmacy to pay for drugs that your plan covers. You can use the drug card at some dentist offices, too.

Wondering where you get your drug card? There's information at the back of this brochure.

* Please speak to your benefits administrator to get your contract number(s) and member ID number.



Register to manage your plan online – it's easy!

Through the **my Sun Life mobile app** and **mysunlife.ca**, you can find everything you need to manage your plan.

Register for online access

1. Download the **my Sun Life mobile app**. Go to the App store or Google Play and search for My Sun Life.

or

2. Go to **mysunlife.ca**.

For both of these, select **Register** and follow the instructions. If we have your email address on file, we'll email you a temporary registration code. It will remain active for 48 hours. When you get it, use the code to finish your registration.

If we don't have your email address, we'll mail you a temporary registration code. Once you get it, you can finish the registration process. Simply sign in to **mysunlife.ca** with the email address and password you originally selected and use the code.

If you need any help with registration, call us at **1-800-361-6212** | Monday to Friday | 8 a.m. to 8 p.m. ET.

Already a Sun Life plan member?

If you were a Sun Life member with a previous employer or have your own personal Sun Life account, use your same sign-in ID and password. If you don't remember your sign-in ID or password, go to **mysunlife.ca** and choose an option under **Sign-in help**. Or call us at the number shown.

Get reimbursed faster with direct deposit

Once your coverage is in effect, sign up to have your claims paid right to your bank account.

- Sign in to **mysunlife.ca > Benefits centre**.
- Look for the **Take me to** list. Choose **Direct deposit**.
- Select **Register**. You'll need your banking information and email address.



Making claims

Here are your options for making claims:



Mobile - Through the **my Sun Life mobile app**. The mobile app is the fastest way to send us claims and get your money back. You can make claims from almost anywhere. You can also submit supporting documents using your camera.



Online - Sign in to **mysunlife.ca > Submit a claim**. Choose the type of claim you want to send and follow the instructions.



Paper - You can download paper claim forms from **mysunlife.ca** that are pre-filled with your personal information. Complete the rest, print, sign and mail. Don't forget to attach your receipts!

When you send your claims through the **my Sun Life mobile app** or **mysunlife.ca**, most are checked and paid right away. If you set up direct deposit (you have to do this for mobile claims), we can pay your claim right into your bank account. We usually do this within 24 to 48 hours of checking your claim.

Do you live in British Columbia, Saskatchewan or Manitoba?

Call us at **1-800-361-6212** to let us know if you're already registered for provincial pharmacare or special support programs. This way, we can process your drug claims correctly.

Protecting your plan: group benefits fraud hurts us all

When people cheat and make fraudulent claims, it can have a direct impact on you and your coverage. When fraud occurs, your employer pays higher premiums to help cover the loss. And this can end up costing you more or reducing your benefits.

You can help prevent group benefits fraud. Start by knowing and understanding what your plan covers and how to use your coverage the right way.

To report suspicious activity:

Email - clues@sunlife.com **Call** - 1-888-882-2221 **Visit** - sunlife.ca/fraudmanagement

We respect and protect your confidentiality.

Note: Not all options in this guide may apply to your plan. For specific details about your plan please refer to your benefits booklet. You can find it at **mysunlife.ca**. Go to the **Benefits** section and choose **Coverage information > Benefits booklet**.



More than just claims!

With the **my Sun Life mobile app** and **mysunlife.ca** you can do so much more than just make claims.

- **Check your coverage.** When you select **Coverage information**, you can get details of your coverage by choosing any of the options under **Medical** or **Dental**.
- Manage your health. **Lumino Health Centre** makes it easy for plan members to find resources and solutions to live healthier.
 - Need to find a health-care professional? **Lumino Provider Search** can help. Find and book appointments. Refine your search based on cost, location and user ratings.
 - Discover regularly updated **wellness and mental health content***. Read articles, watch videos, listen to podcasts and more.
 - Find exclusive savings and special offers through **Lumino Resources & Offers****. Browse categories such as Vision & Hearing, Medical Products & Resources, and Mental Wellness.

* Only available through mysunlife.ca.

**This section will only be visible if Lumino Resources & Offers are part of your plan.

- Expense level details are available on both the **my Sun Life mobile app** and **mysunlife.ca**. That means when you submit multiple claims you can now see the breakdown of each claim and what was paid.
- **Learn about drug coverage and alternatives** using the drug look-up tool.
- **See when you're eligible** for your next dental check-up or when your plan will cover your next pair of glasses or contact lenses (if applicable). (on **mysunlife.ca** only)

The app makes it even easier:

- ✓ Your coverage cards are always available when you need them on your phone.
- ✓ You can submit medical-related Coordination of Benefits claims.
- ✓ With **Lumino Provider Search** you can connect directly from your phone to request an appointment.



Helpful tips

Your benefits plan is an important part of your total compensation package. Here are some ways you can make the most of it.

Lumino Health Virtual Care – easy access for you and your family

As part of your plan, you and your family will have access to Lumino Health Virtual Care powered by Dialogue. Lumino Health Virtual Care lets you connect with health-care professionals from home. With this service, you can:

- Chat with a nurse or doctor about your or a family member's physical or mental health
- Receive a diagnosis
- Receive a prescription
- You can learn more and then register for Lumino Health Virtual Care at [sunlife.ca/luminovc](https://www.sunlife.ca/luminovc).

Shop around for the best dispensing fee

A dispensing fee is the amount pharmacies charge to fill a prescription. These fees can vary widely from pharmacy to pharmacy. Your benefits plan only pays the dispensing fee up to a certain amount, so shopping around can save you money every time you fill a prescription. It's easy to compare dispensing fees* at pharmacies near you by using **Lumino Provider Search** with the **my Sun Life mobile app** or on **mysunlife.ca**.

If there are prescription drugs you take all the time, have your doctor prescribe them for longer periods of time. That way you can save on dispensing fees because you don't need to fill your prescription as often.

* **Note:** this function is not available in Quebec.

Coordinate benefits with your spouse

If you have a spouse who also has a benefits plan with family coverage, you may be able to get your claims paid from both plans, up to a combined maximum of 100% of the eligible expense. To learn more, sign in to **mysunlife.ca > Benefits centre > Coordination of benefits**.

Name a beneficiary for your group life insurance

Naming a beneficiary for your life insurance means the benefit is paid quickly and according to your wishes. If you don't name a beneficiary, we will pay your estate when you pass away.

Special note for Quebec residents: If you name your spouse as beneficiary, the designation is considered irrevocable (meaning you must have your spouse's written consent to change it) unless you specify "revocable" when you first name your spouse.

Update your information

Life changes. Just remember to keep us updated if you change your dependents (the people covered in your plan), your contact details, beneficiary, or if you have a life event. A life event is a change in your personal situation that gives you an opportunity to reconsider your benefit selections. Life events include:

- marriage
- common-law relationship
- divorce or legal separation
- birth/adoption of a child
- death of a dependent (spouse or child)
- gain or loss of spouse's coverage.

Your HR department has 31 days from the date of the event to tell us to make any changes to your benefits plan. Be sure to let them know as soon as possible when you have a Life Event. Contact your HR department for the specific rules under your plan.



Your drug and travel coverage cards

Help for when you travel

Note: If you didn't choose Extended Health Care coverage under this plan, this travel card doesn't apply to you.

There's nothing better than the opportunity to see the world. Enjoy your trip even more knowing that you have emergency travel protection, administered by Global Excel Management (GEM).

With this service, you and your family can get help 24/7 if you have a medical emergency while you're travelling out of your home province. Your hotel stay, meals and replacement transportation tickets may all be covered if your return trip is delayed because of a medical emergency. For more details and conditions, go to mysunlife.ca > **Benefits centre**. In the **Take me to** column, choose **Travel benefit**.

Where to get your travel card:

- You can use your phone as your travel card with the **my Sun Life mobile app**.
- There's a paper card that you can cut out below.
- You can print extra copies on mysunlife.ca.

Drug card

Note: If you didn't choose Extended Health Care coverage under this plan, this drug card doesn't apply to you.

For drug claims, your Pay-Direct Drug card means your covered drug expenses are paid right away. Simply show the card to your pharmacist when you drop off your prescriptions.

Where to get your drug card:

- You can use your phone as your drug card with the **my Sun Life mobile app**.
- There's a paper card that you can cut out below.
- You can print extra copies on mysunlife.ca.

For paper copies, please make sure you write your information on the front. You'll need that information at the pharmacy.

TRAVEL CARD

If you need any medical assistance, contact GEM immediately.
(This is a requirement of your plan.)

Physicians and hospitals can call to confirm benefits and arrange direct payment.

24/7 assistance

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

From anywhere else: **1-519-514-0351**

Call collect through an international operator.




DRUG CARD

MEMBER'S NAME _____

16

CARRIER No. _____ GROUP CONTRACT No. _____ MEMBER ID No. _____

Use of this card authorizes Sun Life, its agents and service providers to collect, use and disclose information about me, my spouse or dependents to any person or organization including the pharmacy, health-care practitioners, institutions, investigative agencies, insurers and where appropriate my plan sponsor, for the purposes of underwriting, administration, audit, paying claims and patient safety. If I am a spouse or a dependent, my information will be shared with the plan member. To review Sun Life's privacy policy, visit www.sunlife.ca.




Note: If there is an emergency, you or someone with you, must call the GEM operations centre before you get medical care. GEM must pre-authorize any invasive or investigative procedures (e.g., surgery, angiogram, MRI), except in extreme circumstances. If you don't contact GEM, your claim could be reduced or declined.

The following benefits are insured by Sun Life:

Insured contract number: _____

Benefits: _____

The contract holder, _____

has the sole legal and financial liability for the following benefits:

ASO contract number: _____

Benefits: _____

Sun Life acts only as administrator on behalf of the contract holder for the above benefits. If there are any discrepancies between the group contract and the information in this guide, the group contract will take priority.

RESPECTING YOUR PRIVACY We keep personal information about you and the products and services you have with us confidential. We use your personal information to deliver on our purpose to help you meet your lifetime financial objectives and live a healthier life. Our Global Privacy Statement and local Privacy Policies advise you how we handle your information, including:

- How Sun Life collects, uses and discloses your information,
- With whom we may share your information
- How your information may be accessible or disclosed in other jurisdictions, and
- How you can get copies of and request corrections to your information we have on file.

To learn more about our privacy practices, visit sunlife.ca/privacy. You can also call us at 1-877-SUN-LIFE and we'll send you a copy. We encourage you to review our privacy practices from time to time for any changes.

DISCLAIMER This guide includes a general summary of the plan. All benefits will be paid in accordance with the provisions of the official plan documents. Your employer and Sun Life Financial reserve the right to alter, amend or terminate the plan at any time.

TRAVEL CARD

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(This is a requirement of your plan.)

Physicians and hospitals can call to confirm benefits and arrange direct payment.

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DRUG CARD

MEMBER'S NAME _____

16

CARRIER No. _____

GROUP CONTRACT No. _____

MEMBER ID No. _____

Use of this card authorizes Sun Life, its agents and service providers to collect, use and disclose information about me, my spouse or dependents to any person or organization including the pharmacy, health-care practitioners, institutions, investigative agencies, insurers and where appropriate my plan sponsor, for the purposes of underwriting, administration, audit, paying claims and patient safety. If I am a spouse or a dependent, my information will be shared with the plan member. To review Sun Life's privacy policy, visit www.sunlife.ca.



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

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