



MY HEALTH CHOICE

- Health Insurance
- Dental Insurance

Plans designed to go where you go.

We've got you covered.

Whether it's for a new job, a change in employment status or retirement, at some point we will all leave an employee group plan. And, it's usually at this time that benefit coverage is top-of-mind. But with My Health CHOICE - Extended Health Care and Dental Insurance, you don't have to leave your benefits behind.

What is included in the insurance plan?

There are two My Health CHOICE coverage options:

1. Standard Extended Health Care Insurance
2. Enhanced Extended Health Care Insurance, including dental coverage. (You must have had dental coverage under your group plan to be eligible for the Enhanced coverage.)

Best Doctors Services® - Best Doctors Services is included in both coverage options. Should you, your spouse or dependent children be diagnosed with, or suspect you suffer from, a serious medical condition[†], Best Doctors can help to verify the diagnosis and best treatment options.

Enrol without proof of good health!

Coverage is available to you, and those covered under your employee group plan, if you are between the ages of 18-74 (coverage is renewable for customers ages 75 and over) and enroll within 60 days of the date your employee group coverage ends. No proof of good health is required! If you missed the 60-day period, you can apply for Personal Health Insurance (PHI) Direct. For more information on PHI Direct, please visit www.healthinsuranceincanada.ca or call 1-866-292-2517.

How much does the coverage cost?

Good news! Maintaining your healthcare coverage is very affordable. Your monthly premiums are based on your age at the beginning of your policy year (the anniversary of your enrolment date), and the province you live in. Please see your full list of provincial rates included with this brochure.



When will the coverage begin?

Your coverage will begin on the date your enrolment is approved, and all necessary forms are signed by you. Once your enrolment is processed, you will receive a welcome package that includes more information about Best Doctors services, along with your policy and billing statement. Your drug card, issued by Assure, will be sent to you shortly after (not available to residents of Quebec).

How do I use the drug card?



This Pay Direct Drug card is to be used at the pharmacy when purchasing medications. When you present this card to your pharmacist, the portion that is covered by the plan will be paid

automatically! You only pay the remainder of the cost at the pharmacy counter.

This card ensures immediate reimbursement for your eligible prescription drug purchases.

What is Best Doctors?

Best Doctors is an added service included with your My Health CHOICE coverage. In addition to the financial benefit that your My Health CHOICE coverage can provide, with Best Doctors you, your spouse and dependent children, will also have access to medical services to assist you in your recovery. By simply calling 1 877 419-BEST (2378), you'll be connected with a Member Advocate, a Registered Nurse, who will be dedicated to your case and will support you throughout the entire Best Doctors process. Best Doctors services is there to help if you're ever unsure of your diagnosis or treatment options.

For more information about the Best Doctors services, please visit: www.bestdoctorscanada.com.

When will the coverage end?

Your coverage will terminate on the earliest of:

- the premium due date, subject to the 31-day grace period, for non-payment of premiums;
- the 1st of the month coincident with or next following notification to Sun Life Assurance Company of Canada of the termination of the policy;
- the date you are no longer a resident of Canada;
- the date you are no longer covered by a provincial or territorial government health care plan;
- the date of your death.

Spousal and/or Dependent child coverage will terminate on the earliest of:

- the date your eligible spouse and/or dependent child no longer satisfies the required definition;
- the date your spouse and/or dependent child is no longer a resident of Canada;
- the date your spouse and/or dependent child is no longer covered by a provincial or territorial government health care plan;
- the date your coverage lapses, expires or otherwise terminates.

10-day money back guarantee

If your enrolment is approved we'll send you your policy. It includes all the specifics of the plan. If no claims have been paid, you can cancel the coverage within 10 days of receiving the policy and any paid premiums will be returned.

How do I apply?

It's easy!

If applying within 60 days of your employee group benefits ending:

One phone call is all it takes. Our licensed Insurance and Savings Specialists will help you enroll for coverage over the phone. No appointment is necessary and no proof of good health is required! Call Sun Life Financial toll-free at 1-877-893-9893 today!

If you missed the 60-day period:

You still have options! Apply for Personal Health Insurance Direct online at www.healthinsuranceincanada.ca or call 1-866-292-2517.



The CHOICE
is yours

My Health CHOICE - Extended Health Care and Dental Options

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

Here is an overview of your coverage options:

| Coverage Options | Standard | Enhanced |
|--|--|--|
| Eligible expense limits | | |
| Lifetime maximum (not applicable to emergency travel medical) | \$250,000 | \$300,000 |
| Drugs | | |
| Prescription Drugs | 80% reimbursement, up to a maximum of \$1,000 per insured, per calendar year Full coverage of reasonable and customary dispensing fees | 80% reimbursement, up to a maximum of \$2,000 per insured, per calendar year Full coverage of reasonable and customary dispensing fees |
| 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 |
| Vision care | | |
| Vision | Maximum \$150 every two calendar years | Maximum \$200 every two calendar years |
| Eye examination | Up to \$50 every two calendar years (per calendar year for dependents under age 18) | Up to \$50 every two calendar years (per calendar year for dependents under age 18) |
| Paramedical services | | |
| Paramedical services | \$300 per practitioner, up to a maximum of \$500 for all services combined Includes: physiotherapist, chiropractor, osteopath, podiatrist, naturopath, chiropodist, registered massage therapist, acupuncturist, & speech therapist | \$300 per practitioner, up to a maximum of \$650 for all services combined Includes: physiotherapist, chiropractor, osteopath, podiatrist, naturopath, chiropodist, registered massage therapist, acupuncturist, & speech therapist |
| Psychologist | \$60 per visit, maximum seven visits per calendar year | \$60 per visit, maximum ten visits per calendar year |
| Hospital in Canada | | |
| Semi-private hospital | 85% reimbursement Maximum of \$175 per day, for a total maximum of \$5,000 | 85% reimbursement Maximum of \$200 per day, for a total maximum of \$5,000 |
| Convalescent hospital | \$20 per day, for a maximum of 180 days | \$20 per day, for a maximum of 180 days |
| Medical services and equipment | | |
| 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 |
| Hearing aids | \$350 every five years | \$500 every five years |

‡ Spouse means your spouse by marriage or a person of the same or opposite sex with whom you have been cohabiting with for at least one year and who is represented publicly as your spouse.

+ Your children and your spouse's children (other than foster children) are eligible dependents if they are not married or in any other formal union recognized by law, and are under age 21. If your child is a full-time student attending an educational institution recognized under the Income Tax Act (Canada), they are considered an eligible dependent until the age of 25 (age of 26 for employees residing in Quebec) as long as the child is entirely dependent on you for financial support.



If you have questions about My Health CHOICE - Extended Health Care and Dental Insurance, please call Sun Life Financial at **1-877-893-9893** to speak with someone today!

| Coverage Options | Standard | Enhanced |
|---|--|--|
| Medical services & equipment | <p>\$2,500 per insured person per calendar year for all expenses listed in this category:</p> <ul style="list-style-type: none"> • Splints, trusses, braces or crutches: \$300 • Breast prostheses, artificial limbs, eyes, and other prosthetics: \$200 • Orthopedic shoes, orthopedic alterations & orthotics (prescription required): \$200 • Blood glucose monitor: \$250 every 5 years • Other: Reasonable and customary for diagnostic services; casts; stockings; surgical brassieres; intraocular lenses following cataract surgery; stump socks; radiotherapy or coagulotherapy; oxygen, plasma and blood transfusion <p>The following expenses in this category are subject to the same \$2,500 calendar year limit as outlined above, but have the following lifetime maximums:</p> <ul style="list-style-type: none"> • Wheelchair: \$4,000 • Hospital beds: \$1,500 • Wigs (medically necessary): \$350 | <p>\$5,000 per insured person per calendar year for all expenses listed in this category:</p> <ul style="list-style-type: none"> • Splints, trusses, braces or crutches: \$500 • Breast prostheses, artificial limbs, eyes, and other prosthetics: \$200 • Orthopedic shoes, orthopedic alterations & orthotics (prescription required): \$200 • Blood glucose monitor: \$300 every 5 years • Other: Reasonable and customary for diagnostic services; casts; stockings; surgical brassieres; intraocular lenses following cataract surgery; stump socks; radiotherapy or coagulotherapy; oxygen, plasma and blood transfusion <p>The following expenses in this category are subject to the same \$5,000 calendar year limit as outlined above, but have the following lifetime maximums:</p> <ul style="list-style-type: none"> • Wheelchair: \$4,000 • Hospital beds: \$1,500 • Wigs (medically necessary): \$350 |
| Emergency travel medical | | |
| Emergency travel medical * (out of province/country) | <p>Up to \$1 million (lifetime maximum) of emergency hospital expenses covered during the first 60-days of travel subject to a 9-month pre-existing condition limitation.</p> <p>Travel assistance, medical assistance, family service and support, and additional services (i.e. assistance in finding lost luggage) for situations arising from a medical emergency.</p> <p>This coverage terminates when you reach age 80.</p> | <p>Up to \$1 million (lifetime maximum) of emergency hospital expenses covered during the first 60-days of travel subject to a 9-month pre-existing condition limitation.</p> <p>Travel assistance, medical assistance, family service and support, and additional services (i.e. assistance in finding lost luggage) for situations arising from a medical emergency.</p> <p>This coverage terminates when you reach age 80.</p> |
| Dental Care | | |
| Dental coverage ** | Not covered | <p>80% reimbursement for diagnostic and preventative dental procedures: oral examinations, recall procedures, (every 9 months) periodontal scaling, root planing, routine extractions and for children under age 12, space maintainers</p> <p>50% reimbursement for restorative dental care: endodontics (root canal) & periodontics, crowns (and repairs), onlays restorations, dentures (and repairs/adjustments), bridgework, surgical services, major oral surgery & anaesthesia, drug injections, lab procedures</p> <p>Maximum of \$750 in the first calendar year of coverage, maximum of \$1,000 per calendar year in subsequent years.</p> |

Unless otherwise stated, all maximums are per insured person per calendar year. For maximums with a multi-year period (eg. every two years), the period begins on the date the first expense under that maximum is incurred. This coverage is second payor to any government - sponsored health coverage. 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.

** A one year waiting period applies to restorative dental coverage.

† Excludes mental, nervous and chronic pain conditions (e.g. Fibromyalgia).

This brochure provides the highlights but not all the details of the My Health CHOICE - Extended Health Care and Dental coverage. The terms, conditions, exclusions and limitations governing this coverage are outlined in the individual policy, issued by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

All representations about the services of Best Doctors are those of Best Doctors Inc., and not Sun Life Assurance Company of Canada. Sun Life Assurance Company of Canada cannot guarantee the availability of the services, and reserves the right to cancel the services at any time.

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