

## My Health CHOICE - Extended Health Care and Dental Plans

Here are the two plans available to you, your spouse<sup>†</sup> and your dependent children\*. To request a quote for coverage, please call Sun Life Financial at 1-877-893-9893.

### Here is an overview of your coverage options:

Coverage Options	Health Plan - Standard	Health and Dental Plan - Enhanced
<b>Eligible expense limits</b>		
<b>Lifetime maximum (not applicable to emergency travel medical)</b>	\$250,000	\$300,000
<b>Drugs</b>		
<b>Prescription Drugs</b>	80% reimbursement, up to a maximum of \$1,000 per insured, per calendar year Coverage of reasonable and customary dispensing fees up to the plan reimbursement.	80% reimbursement, up to a maximum of \$2,000 per insured, per calendar year Coverage of reasonable and customary dispensing fees up to the plan reimbursement.
<b>Drugs covered</b>	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>		
<b>Vision</b>	Maximum \$150 every two calendar years Included in the \$150 maximum is up to \$50 every two calendar years (per calendar year for dependents under age 18).	Maximum \$200 every two calendar years Included in the \$200 maximum is up to \$50 every two calendar years (per calendar year for dependents under age 18).
<b>Paramedical services</b>		
<b>Paramedical services</b>	\$300 per practitioner, up to a maximum of \$500 for all services combined  Includes: physiotherapist, chiropractor, osteopath, podiatrist, naturopath, chiropodist, registered massage therapist, acupuncturist, psychologist (\$60 per visit, maximum seven visits per calendar year) & speech therapy.	\$300 per practitioner, up to a maximum of \$650 for all services combined  Includes: physiotherapist, chiropractor, osteopath, podiatrist, naturopath, chiropodist, registered massage therapist, acupuncturist, psychologist (\$60 per visit, maximum seven visits per calendar year) & speech therapy
<b>Hospital in Canada</b>		
<b>Hospital</b>	85% reimbursement Semi-private hospital: Up to \$175 per day, for a maximum of \$5,000 Convalescent hospital: up to \$20 per day, for a maximum of 180 days.	85% reimbursement Semi-private hospital: Up to \$200 per day, for a maximum of \$5,000 Convalescent hospital: up to \$20 per day, for a maximum of 180 days.
<b>Medical services and equipment</b>		
<b>Ambulance (in Canada)</b>	Unlimited ground ambulance	Unlimited ground ambulance. Air ambulance to a maximum of \$5,000 per instance
<b>Private duty nursing</b>	\$5,000 (\$25,000 lifetime maximum)	\$5,000 (\$25,000 lifetime maximum)
<b>Accidental dental</b>	\$5,000 lifetime maximum	\$5,000 lifetime maximum
<b>Hearing aids</b>	\$350 every five years	\$500 every five years
<b>Best Doctors®</b>	Best Doctors will arrange a referral, necessary appointments and can help book accommodations if out-of-town travel is required.	Best Doctors will arrange a referral, necessary appointments and can help book accommodations if out-of-town travel is required.

† 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 as long as the child is entirely dependent on you for financial support.

Coverage Options	Health Plan - Standard	Health and Dental Plan - Enhanced
<b>Medical services &amp; equipment</b>	<p>\$2,500 per insured person per calendar year for all expenses listed in this category:</p> <ul style="list-style-type: none"> <li>• Splints, trusses, braces or crutches: \$300</li> <li>• Breast prostheses, artificial limbs, eyes, and other prosthetics: \$200</li> <li>• Orthopedic shoes, orthopedic alterations &amp; orthotics (prescription required): \$200</li> <li>• Blood glucose monitor: \$250 every five years</li> <li>• Other: Reasonable and customary for diagnostic services; casts; stockings; surgical brassieres; stump socks; radiotherapy or coagulotherapy; oxygen, plasma and blood transfusion</li> </ul> <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"> <li>• Wheelchair: \$4,000</li> <li>• Hospital beds: \$1,500</li> <li>• Wigs (medically necessary): \$350</li> </ul>	<p>\$5,000 per insured person per calendar year for all expenses listed in this category:</p> <ul style="list-style-type: none"> <li>• Splints, trusses, braces or crutches: \$500</li> <li>• Breast prostheses, artificial limbs, eyes, and other prosthetics: \$200</li> <li>• Orthopedic shoes, orthopedic alterations &amp; orthotics (prescription required): \$200</li> <li>• Blood glucose monitor: \$300 every five years</li> <li>• Other: Reasonable and customary for diagnostic services; casts; stockings; surgical brassieres; stump socks; radiotherapy or coagulotherapy; oxygen, plasma and blood transfusion</li> </ul> <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"> <li>• Wheelchair: \$4,000</li> <li>• Hospital beds: \$1,500</li> <li>• Wigs (medically necessary): \$350</li> </ul>
<b>Emergency travel medical</b>		
<b>Emergency travel medical *** (out of province/country)</b>	<p>Up to \$1 million (lifetime maximum) of emergency hospital expenses covered during the first 60-days of travel subject to a nine 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 nine 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>
<b>Dental Care</b>		
<b>Dental coverage (Note that a one year waiting period applies to restorative dental care.)</b>	Not covered	<p><b>80% reimbursement for diagnostic and preventative dental procedures:</b> oral examinations, recall procedures, (every nine months) periodontal scaling, root planing, routine extractions and for children under age 12, space maintainers</p> <p><b>50% reimbursement for restorative dental care:</b> endodontics (root canal) and periodontics, crowns (and repairs), onlays restorations, dentures (and repairs/adjustments), bridgework, surgical services, major oral surgery and 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>

**\*\* Identified as Financial Security Advisors in the province of Quebec**

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.

\*\*\* 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.

*Coverage is subject to certain exclusions and limitations which are described in the individual policy issued. My Health CHOICE is available for new applicants from the ages of 18-74, and is renewable for customers 75 and over. You and all persons included in your application must be aged 18-74 on the date you apply. To be eligible for this coverage, you must be insured under the government health care plan in your province or territory of residence and apply within 60 days of when your group coverage terminates.*

This brochure provides the highlights but not all the details of the My Health CHOICE - Extended Health Care and Dental Insurance, Standard or Enhanced plans. 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. A sample policy is available by request from a Financial Services Consultant\*\* by calling 1-877-893-9893.

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