

# your group benefits

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VIA Rail Canada Inc.  
Unionized Employees – UNIFOR #2



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# How to Connect with Sun Life Financial



## Questions?

We're here to help. Talk to a Sun Life Financial Customer Care representative for assistance with your coverage by calling toll-free at 1-800-361-6212.

For faster service, have your **group contract number** and **member ID** ready to enter into our automated telephone system.

## Plan Member Services

Download the my Sun Life Mobile App!

- Free from the Apple App Store or Google Play, anytime
- Fast and easy access, wherever you go, to your benefit information
- View and/or submit mobile claims instantly, depending on your plan

Don't have a smartphone? Visit [www.mysunlife.ca](http://www.mysunlife.ca) to obtain the following services:

- benefit information about coverage, claim status, and easy access to claim forms and/or e-claims, depending on your plan
- chat live with an agent
- send a secure email message to the Sun Life Financial Customer Care Centre
- contact information

## Access to mysunlife website

The first time you access your group benefits online, you will need to register to get your personal access ID and password. To register you will need your group contract number and member ID.

## Prior Authorization Program

For the form:

- visit our website at [www.mysunlife.ca/priorauthorization](http://www.mysunlife.ca/priorauthorization)
- call a Sun Life Financial Customer Care representative toll-free at 1-800-361-6212

For the list of drugs:

- visit our website at [www.mysunlife.ca/priorauthorization](http://www.mysunlife.ca/priorauthorization)

## Your Drug Card

Visit [www.mysunlife.ca](http://www.mysunlife.ca) to obtain your card.

*Note: If you have refused Extended Health Care coverage under this plan, this drug card does not apply to you.*

## Your Travel Card

Visit [www.mysunlife.ca](http://www.mysunlife.ca) to obtain your card.

*Note: If you have refused Extended Health Care coverage under this plan, this travel card does not apply to you.*

## **Need to contact Allianz Global Assistance?**

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

## **All other inquiries**

Call 1-877-SUN-LIFE (1-877-786-5433).

# Benefit Summary



The information contained in this summary applies only to benefits insured by Sun Life Assurance Company of Canada. The Basic Accidental Death Insurance plan described later in this booklet is not insured by Sun Life.

This is a summary of the coverage your plan provides. You should read it together with the information in the rest of this booklet. Please see the related sections of this booklet for more information, including exclusions, limitations and other conditions that apply to your plan.

## General Information

<b>We, our and us</b>	Throughout this booklet, <i>we</i> , <i>our</i> and <i>us</i> mean Sun Life Assurance Company of Canada
<b>Waiting period</b>	90 days of compensated service  Any period during which you do not meet the eligibility requirements cannot be counted as part of the waiting period
<b>Termination</b>	Termination of coverage may vary from benefit to benefit as indicated in this Benefit Summary. Coverage may also end on an earlier date, as specified in the <i>General Information</i> section of this booklet.

## Extended Health Care - Contract Number 102102

<b>Benefit year</b>	January 1 to December 31
<b>Deductible</b>	For prescription drugs – \$4 for each prescription or refill For other expenses: <ul style="list-style-type: none"><li>• individual – \$25 per benefit year</li><li>• family – \$25 per benefit year</li></ul> For employees residing in Québec, the prescription drug deductible ceases to be applied for drugs listed in the Régie de l'assurance-maladie du Québec (RAMQ) drug formulary once the out-of-pocket maximum has been reached
<b>Reimbursement level</b>	<div><i>Drug card plan</i></div> <div>Included</div> <div><i>Prescription drugs</i></div> <div>80% after the deductible</div> <div>For employees residing in Québec, the reimbursement percentage is increased to 100% for drugs listed in the Régie de l'assurance-maladie du Québec (RAMQ) drug formulary once the out-of-pocket maximum has been reached. However, if the drug submitted for reimbursement has a lower priced equivalent drug, only the cost of the lowest priced equivalent drug will be considered at 100%, unless Sun Life specifically approved the cost of the higher priced drug.</div> <div>Drugs covered under this plan must have a Drug Identification Number (DIN) and be approved under <i>Drug evaluation</i></div>

	<p>We will cover the following drugs and supplies that are prescribed by a doctor or dentist and are obtained from a pharmacist:</p> <ul style="list-style-type: none"> <li>• drugs that legally require a prescription</li> <li>• life-sustaining drugs that may not legally require a prescription</li> <li>• injectable drugs and vitamins</li> <li>• compounded preparations, provided that the principal active ingredient is an eligible expense and has a DIN</li> <li>• diabetic supplies</li> <li>• products to help a person quit smoking that legally require a prescription, up to a maximum of \$700 per person per benefit year</li> <li>• vaccines, up to a maximum of \$500 per person per benefit year</li> <li>• intrauterine devices (IUDs) and diaphragms</li> <li>• varicose vein injections</li> </ul> <p>There are drugs and treatments that are not covered, even when prescribed. Please refer to the Extended Health Care section of this booklet for details.</p>
<i>Other health professionals allowed to prescribe drugs</i>	We reimburse certain drugs prescribed by other qualified health professionals the same way as if the drugs were prescribed by a doctor or a dentist if the applicable provincial legislation permits them to prescribe those drugs.
<i>Drug substitution limit</i>	We will not cover charges above the lowest priced equivalent drug unless we specifically approve them. To assess the medical necessity of a higher priced drug, we will require the covered person and the attending doctor to complete and submit an exception form.
	For employees residing in Québec, for drugs listed in the Régie de l'assurance-maladie du Québec (RAMQ) drug formulary, charges in excess of the lowest priced equivalent drug do not count towards the out-of-pocket maximum unless we specifically approved the charges for the higher priced drug
<i>Québec drug insurance plan</i>	For employees residing in Québec, any conditions under this plan that do not meet the requirements under the Québec drug insurance plan are automatically adjusted to meet those requirements
<i>In-province hospital</i>	100%, without the deductible, of the difference between the cost of a ward and a semi-private room
<i>Convalescent hospital</i>	100%, without the deductible, up to \$20 per day for a maximum of 120 days per stay
<i>Hospice</i>	100% without the deductible
<i>Out-of-province emergency services</i>	<p>100% without the deductible</p> <p>Emergency Travel Assistance included</p> <p>Time limit – 90 days after the date the person leaves the province where the person lives</p> <p>Lifetime maximum of \$3,000,000 per person for out-of-Canada services</p>
<i>Out-of-province referred services</i>	80% without the deductible
<i>Medical services and equipment</i>	80% after the deductible

<i>Paramedical services</i>	<p>80%, after the deductible, up to a maximum of \$20 per visit and a combined maximum of \$500 per family per benefit year for all the qualified paramedical practitioners listed below:</p> <ul style="list-style-type: none"> <li>• speech therapists</li> <li>• audiologists</li> <li>• osteopaths or osteopathic practitioners, including a maximum of one x-ray examination each benefit year</li> <li>• chiropractors, including a maximum of one x-ray examination each benefit year</li> <li>• podiatrists or chiropodists, including a maximum of one x-ray examination each benefit year</li> </ul> <p>80%, after the deductible, up to a combined maximum of \$1,000 per person per benefit year for all the qualified paramedical practitioners listed below:</p> <ul style="list-style-type: none"> <li>• psychologists</li> <li>• social workers</li> </ul> <p>80%, after the deductible, up to a combined maximum of \$1,500 per person per benefit year for all the qualified paramedical practitioners listed below:</p> <ul style="list-style-type: none"> <li>• physiotherapists</li> <li>• athletic therapists</li> </ul> <p>80%, after the deductible, up to a maximum of \$50 per visit and \$750 per family per benefit year for qualified massage therapists.</p>
<i>Vision care</i>	<p>Contact lenses, eyeglasses or laser eye correction surgery – 80%, after the deductible, up to a maximum of \$400 in any 12 month period for a person under age 18 or in any 24 month period for any other person</p> <p>Ophthalmologist or licensed optometrist – 80%, after the deductible, up to a maximum of \$75 in any 12 month period for a person under age 18 or in any 24 month period for any other person</p>
<b>Termination</b>	When you retire
<b>At retirement</b>	For more information about coverage after retirement, please contact your employer

## Dental Care - Contract Number 102102

<b>Benefit year</b>	January 1 to December 31
<b>Deductible</b>	<p>Individual – \$35 per benefit year</p> <p>Family – \$35 per benefit year</p>
<b>Fee guide</b>	<p>The current fee guide in the province where the treatment is received</p> <p>If services are provided by a board qualified specialist in endodontics, prosthodontics, oral surgery, periodontics, paedodontics or orthodontics whose dental practice is limited to that specialty, then the fee guide approved by the provincial Dental Association for that specialist will be used</p>
<b>Reimbursement level</b>	
<i>Preventive procedures</i>	100% after the deductible
<i>Basic procedures</i>	<p>Endodontics and periodontics – 80% after the deductible</p> <p>Other procedures – 100% after the deductible</p>
<i>Major procedures</i>	50% after the deductible

<i>Orthodontic procedures</i>	50%, without the deductible, only for children under age 21
<b>Maximum benefit</b>	
<i>Benefit year maximum</i>	<p>\$2,500 per person</p> <p>A separate lifetime maximum (below) applies to Orthodontic expenses</p> <p>If your coverage starts in the second half of a benefit year, the maximum amount for that benefit year will be reduced by 50%</p>
<i>Lifetime maximum</i>	Orthodontic procedures – \$2,000 per child
<b>Termination</b>	When you retire

## Short-Term Disability - Contract Number 102102

<b>Maximum amount</b>	<p>70% of your weekly basic earnings up to a maximum of \$825</p> <p>The maximum amount may be reduced by benefits and payments provided from other sources as described in the <i>Short-Term Disability</i> section of your booklet.</p>
<b>Coordination with employment insurance sickness benefits for employees that are eligible to receive employment insurance sickness benefits</b>	<p>Employment insurance sickness benefits are included in the benefits from other sources described in the <i>Short-Term Disability</i> section of your booklet</p> <p>Employment insurance sickness benefits are normally paid from the 16<sup>th</sup> week through the 30<sup>th</sup> week of total disability and are coordinated with your Short-Term Disability benefit payments as described below</p> <p>If your Short-Term Disability claim is approved:</p> <ul style="list-style-type: none"> <li>• you will be eligible for Short-Term Disability benefit payments for the period between the end of the elimination period and the end of your 15<sup>th</sup> week of total disability</li> <li>• for the 16<sup>th</sup> week through the 30<sup>th</sup> week of total disability, you may receive both Short-Term Disability benefit payments and employment insurance sickness benefits, however, your Short-Term Disability benefit payments will be reduced by the amount of any employment insurance sickness benefits payable to you</li> <li>• after 30 weeks of total disability, you will be eligible for Short-Term Disability benefit payments until the end of the maximum benefit period</li> </ul>
<b>Elimination period</b>	<p>Accident – none</p> <p>Illness – 3 days of uninterrupted total disability or the period up to the day you are hospitalized, whichever is shorter. To be considered hospitalized, you must have either:</p> <ul style="list-style-type: none"> <li>• been admitted in a hospital overnight as an in-patient</li> <li>• been admitted in a hospital as an outpatient and have undergone a surgical intervention</li> <li>• undergone a procedure under general or epidural anaesthesia in either a hospital, medical clinic or doctor's office</li> </ul>
<b>Maximum benefit period</b>	<p>If you are not eligible to receive employment insurance sickness benefits – 26 weeks</p> <p>If you are eligible to receive employment insurance sickness benefits – 41 weeks</p> <p>Benefits may also end on an earlier date as specified in the <i>Short-Term Disability</i> section of this booklet</p>

<b>Doctor's charges for the completion of claim forms</b>	<p>We will cover doctor's charges for the completion of Short-Term Disability claim forms, other than claim forms required for the following:</p> <ul style="list-style-type: none"> <li>• initial declaration.</li> <li>• to authorize return to work.</li> <li>• to appeal a decision for which we did not communicate directly with the attending doctor.</li> </ul> <p>The maximum amount payable is \$30 per form.</p>
<b>Termination</b>	When you retire
<b>Tax status</b>	Your employer has indicated that it is paying all or a portion of the premium for this disability plan. Therefore, the benefit payments are taxable income.

## Long-Term Disability - Contract Number 102102

<b>Maximum amount</b>	<p>50% of your monthly basic earnings up to a maximum of \$1,875</p> <p>The maximum amount may be reduced by benefits and payments provided from other sources as described in <i>the Long-Term Disability</i> section of this booklet</p>
<b>Elimination period</b>	26 weeks
<b>Maximum benefit period</b>	<p>36 months or the period ending on the last day of the month in which you reach age 65, whichever is less</p> <p>Benefits may also end on an earlier date as specified in the <i>Long-Term Disability</i> section of this booklet</p>
<b>Termination</b>	The day you reach age 65 less the elimination period, the day you are eligible to receive an unreduced pension or the day you retire, whichever is earlier
<b>Tax status</b>	Your employer has indicated that it is paying all or a portion of the premium for this disability plan. Therefore, the benefit payments are taxable income.

## Life - Contract Number 102102

### Employee Life

<b>Amount</b>	\$60,000
<b>Termination</b>	When you retire
<b>At retirement</b>	For more information about coverage after retirement, please contact your employer

# Making Claims



The information contained in this section applies only to benefits insured by Sun Life Assurance Company of Canada.

There are time limits for making claims. You can find more on these time limits in the following chart. **If you fail to meet these time limits, you may not be entitled to some or all benefit payments.**

To assess a claim, Sun Life may ask you to send us the following documents:

- medical records or reports
- proof of payment
- itemized bills
- prescriptions
- other information Sun Life needs.

Proof of claim is at your expense.

## Instructions and Time Limits for Sending Us Your Claims

Use this handy reminder to help you meet the time limits for sending in your claim.

Type of claim	Starting the claims process	Limits and special instructions
Extended Health Care	<p>Ask your employer for the form to complete, or get the form on our website.</p> <p>You can also submit claims for some expenses electronically. For more information, ask your employer.</p>	<p>Up to the earlier of the following dates:</p> <ul style="list-style-type: none"><li>• 90 days after the end of the benefit year during which you incur the expenses, or</li><li>• 90 days after the end of your Extended Health Care coverage.</li></ul>
Emergency Travel Assistance	<p>Contact Allianz Global Assistance to confirm that you are covered and a medical emergency exists.</p>	<p><b>Having your expenses reimbursed:</b> To have Sun Life reimburse you for services or supplies you have paid for, you must provide proof of the expenses to us within 30 days of returning to the province where you live.</p> <p>Refer to <i>Reimbursement of expenses</i> under the <i>Emergency Travel Assistance</i> section for further details.</p>

Type of claim	Starting the claims process	Limits and special instructions
Dental Care	<p>Ask your employer for the form to complete, or get the form on our website.</p> <p>Your dentist will have to complete a section of the form.</p> <p>You can also submit claims for some expenses electronically. For more information, ask your employer.</p>	<p>Up to the earlier of the following dates:</p> <ul style="list-style-type: none"> <li>90 days after the end of the benefit year during which the expense is incurred, or</li> <li>90 days after the end of your Dental Care coverage.</li> </ul> <p>If we consider it needed, we can require that you give us the dentist's statement of the treatment received, pre-treatment x-rays and any other related information.</p> <p>For orthodontic procedures, a treatment plan will need to be submitted to us.</p>
Short-Term Disability	<p>Ask your employer for the claim forms, and ensure that the following people complete them:</p> <ul style="list-style-type: none"> <li>you</li> <li>your attending doctor</li> <li>your employer.</li> </ul>	<p>Up to 30 days after your total disability begins.</p> <p>We will assess the claim and send you or your employer a letter that outlines our decision.</p> <p>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.</p>
Long-Term Disability	<p>To make a claim, complete the claim forms available from your employer. Ensure that the following people complete them:</p> <ul style="list-style-type: none"> <li>you</li> <li>your attending doctor</li> <li>your employer.</li> </ul> <p>The submission of these forms is your proof of claim.</p>	<p>You should submit your proof of claim at least 8 weeks prior to the completion of your elimination period, but in no event later than 90 days after the end of your elimination period.</p> <p>If your Long-Term Disability coverage terminates, you must advise Sun Life of the claim within 30 days of the date the coverage terminates.</p> <p>We will assess the claim and send you or your employer a letter outlining our decision.</p> <p>From time to time, Sun Life can require that you provide us with proof of your continued total disability. We must be provided with this information within 90 days of the request.</p>

Type of claim	Starting the claims process	Limits and special instructions
Life coverage	Ask your employer to provide the claim forms.	<p><b>If the claim is a result of a death:</b> We must receive the claim form as soon as possible after the death occurred.</p> <p><b>For Coverage during total disability:</b> We must receive the proof of total disability within 12 months of the date the disability begins. After that, we can require that you provide us with ongoing proof that you are still totally disabled.</p>

# General Information



The information contained in this section applies only to benefits insured by Sun Life Assurance Company of Canada. The Basic Accidental Death Insurance plan described later in this booklet is not insured by Sun Life.

**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 contract with Sun Life Assurance Company of Canada (*Sun Life*), a member of the Sun Life Financial group of companies.

The booklet is only a summary of your employer's group contract. If there are any discrepancies between the group contract and the information in this booklet, the group contract will take priority, to the extent permitted by law.

Your group benefits may be modified after the effective date of this booklet. We will notify you in writing of any changes to your group plan. Any such notices will become part of this group benefits booklet and you should keep them in a safe place together with this booklet.

**Have questions?** Need more information about your group benefits? Talk to your employer.

## Who is eligible to receive benefits?

To be eligible for group benefits, you must live in Canada and meet all the following conditions:

- you are a permanent employee working in Canada.
- you are actively working for your employer and hold a full-time or part-time unionized position in accordance with the applicable collective agreement.
- you have completed the waiting period indicated in the Benefit Summary.

**Your dependents become eligible** for coverage on the later of the following dates:

- on the date you become eligible for coverage, or
- on the date they become your dependent.

You must apply for coverage for yourself in order for your dependents to be eligible.

## Who qualifies as your dependent

Your dependent must be:

- your spouse or your child, and
- residing in Canada or the United States.

**Your spouse** qualifies as your dependent if they are your spouse in one of the following ways:

- by marriage.
- under any other formal union recognized by law.
- as your partner of the opposite sex or of the same sex who is living with you and has been living with you in a conjugal relationship for at least 12 months. For employees residing in Québec, there is no minimum cohabitation period if a child is born out of the relationship.

You can only cover one spouse at a time.

**Your children and your spouse's children** (other than foster children) are eligible dependents if they are under age 21 and do not have a spouse.

A child who is a full-time student under age 26 is also considered an eligible dependent as long as the child is dependent on you for financial support and does not have a spouse.

	<p><b>If a child becomes disabled before the maximum age</b> and remains continuously disabled, we will continue coverage if they are not able to support themselves financially because of a disability and must rely on you financially. The exception is if they have a spouse.</p> <p>In these cases, you must inform Sun Life within 6 months of the date the child attains the maximum age for this plan. <b>Ask your employer for more on this.</b></p>
<b>How to enrol</b>	<p><i>For you</i> – You must provide the proper enrolment information to Sun Life through your employer.</p> <p><i>For a dependent</i> – You must ask for dependent coverage.</p> <p>If you or your dependents already have similar Extended Health Care or Dental Care coverage under this or another plan – You may refuse this coverage under this plan. If the other coverage ends at a later date, you can enrol for coverage under this plan then.</p>
<b>When coverage begins</b>	<p>Your coverage begins on the date you become eligible for coverage.</p> <p>If you are not actively working on the date coverage would normally begin, your coverage will not begin until you return to active work.</p> <p>A dependent's coverage begins <b>on the later of</b> the following dates:</p> <ul style="list-style-type: none"> <li>the date your coverage begins.</li> <li>the date you first have a dependent.</li> </ul>
<b>Changes affecting your coverage</b>	<p>If proof of good health is required, the change cannot take effect before Sun Life approves the proof of good health.</p> <p>If you are not actively working when an increase in coverage occurs or when Sun Life approves proof of good health, the change cannot take effect before you return to active work.</p>
<b>Updating your records</b>	<p>To ensure that coverage is kept up-to-date, it is important that you report any of the following changes to your employer:</p> <ul style="list-style-type: none"> <li>change of dependents.</li> <li>change of name.</li> <li>change of beneficiary.</li> </ul>
<b>Accessing your records</b>	<p>You may request copies of your records, including:</p> <ul style="list-style-type: none"> <li>your enrolment form or application for insurance.</li> <li>any written statements or other record about your health that you provided to Sun Life in applying for coverage.</li> <li>one copy of the insured contract.</li> </ul> <p>We will not charge you for the first copy but we may charge a fee for further copies.</p> <p>Need a copy of a document? Contact one of the following:</p> <ul style="list-style-type: none"> <li>our website at <a href="http://www.mysunlife.ca">www.mysunlife.ca</a>.</li> <li>our Customer Care centre, toll-free at 1-800-361-6212.</li> </ul>

<b>When coverage ends</b>	<p>As an employee, your coverage will end on the earlier of the following dates:</p> <ul style="list-style-type: none"> <li>the date your employment ends for any reason other than retirement on pension.</li> <li>the date you are no longer actively working, except as stated under Continuation of Coverage.</li> <li>the end of the period for which premiums have been paid to Sun Life for your coverage.</li> <li>the date the group contract or the benefit provision ends.</li> </ul> <p>A dependent's coverage terminates on the earlier of the following dates:</p> <ul style="list-style-type: none"> <li>the date your coverage ends.</li> <li>the date the dependent is no longer an eligible dependent.</li> <li>the end of the period for which premiums have been paid for dependent coverage.</li> </ul> <p>The end of coverage may vary from benefit to benefit. For information about a specific benefit, please refer to the Benefit Summary section at the beginning of this booklet.</p>
<b>Continuation of Coverage</b>	<p>When coverage would terminate because your employment ends or because you are no longer actively working, your employer is entitled to continue your coverage in the following circumstances:</p> <ul style="list-style-type: none"> <li>during a maternity leave, parental leave or adoption leave, up to a maximum of 52 weeks, unless the period required under the applicable employment standards legislation is longer. You are not required to pay the premiums during this period for this coverage to continue.</li> <li>during a compassionate care leave, up to a maximum of 28 weeks, unless the period required under the applicable employment standards legislation is longer. You are not required to pay the premiums during this period for this coverage to continue.</li> <li>during a military leave for reservists.</li> <li>during the period in which you are no longer actively working due to an illness or accident, provided that your employment continues: <ul style="list-style-type: none"> <li>for Employee Life coverage and the Extended Health Care benefit – during the period in which you are receiving disability benefits from Sun Life or employment insurance sickness benefits. You are not required to pay the premiums during this period for this coverage to continue.</li> <li>for the Dental Care benefit – during a period of 12 weeks. You are not required to pay the premiums during this period for this coverage to continue.</li> </ul> </li> <li>during the period in which you are no longer actively working following a work injury, provided that your employment continues. You are not required to pay the premiums during this period for this coverage to continue.</li> <li>during the notice period for termination of employment as required by relevant legislation.</li> <li>during an educational leave, lay-off or approved personal leave (for any other reason other than those indicated above), up to the last day of the month during which the leave began, for Employee Life coverage and the Extended Health Care benefit. You may extend coverage for another 12 months if you pay the required premiums.</li> </ul> <p>Your employer's decision must be applied equally to all employees within the same classification.</p>

## If you die while covered by this plan

Coverage for your dependents will continue, without anyone paying further premiums, until **the earlier of** the following dates:

- 24 months after the date of your death.
- the date the person would no longer be considered your dependent under this plan if you were still alive.
- the date your coverage would have terminated if you were still alive.
- the date the benefit provision under which the dependent is covered ends.

When dependent coverage continues, it is subject to all other terms of the plan.

## Legal actions

Limitation period for Ontario:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Limitations Act, 2002*.

Limitation period for any other province:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation of your province or territory.

## Proof of disability

From time to time, Sun Life can require that you provide us with proof of your continued total disability. If you do not provide this information within 90 days of the request, you may not be entitled to some or all benefit payments.

## Coordinating your benefits with another plan

If you or your dependents are covered for Extended Health Care or Dental Care under this plan and another plan, the maximum amount that you can receive from all plans is 100% of the total eligible expenses.

When you have more than one plan, insurance industry standards determine which plan you should claim expenses from first.

***Please send in claims for you and your spouse in the following order:***

- First, send in the claim to the plan where the person is covered as an employee. If the person is an employee under two plans, send the claim to the different plans in the following order:
  - to the plan where the person is covered as an active full-time employee.
  - then, to the plan where they are covered as an active part-time employee.
  - then, to the plan where they are covered as a retiree.
- Next, send the claim to the plan where the person is covered as a dependent.

***Please send in claims for a child in the following order:***

- First send the claim in to the plan where the child is covered as an employee.
- Then, to the plan where they are covered under a student health or dental plan through their educational institution.
- Then, to the plan of whichever parent has the earlier birth date (month and day) in the calendar year. For example, if your birthday is May 1 and your spouse's birthday is June 5, you must claim under your plan first.

When you send us a claim, you must tell us about all other equivalent coverage that you or your dependents have.

## Medical examination

We may require that you or your dependent have a medical examination if you make a claim. We will pay for the examination. If the person fails or refuses to have an examination, we will not pay any benefit.

## Recovering overpayments

If we have overpaid any amount of benefit, we have the right to recover this money. We will:

- ask you to reimburse us.
- deduct that amount from other benefit payments, or
- recover that amount by any other legal means available.

## Assignments

For Life benefits – You may not assign any rights or interests to anyone.

For all other benefits – We reserve the right to deny your request for an assignment.

## Definitions

Here are the definitions of some terms that appear in this employee booklet. Other definitions that describe specific benefits appear in the benefit sections.

<b>Accident</b>	An accident is a bodily injury that occurs solely as a direct result of a violent, sudden and unexpected action from an outside source.
<b>Appropriate treatment</b>	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.
<b>Basic earnings</b>	Basic earnings are the salary you receive from your employer excluding any bonus, overtime or incentive pay.
<b>Doctor</b>	A doctor is a physician or surgeon who is licensed to practice medicine where that practice is located.
<b>Illness</b>	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.
<b>Retirement date</b>	If you are totally disabled, your retirement date is your 65th birthday, unless you have actually retired before then.

# Extended Health Care



## Insurer

This benefit is insured by Sun Life Assurance Company of Canada.

## General description of the coverage

In this section, *you* means the employee and all dependents covered for Extended Health Care benefits.

Extended Health Care coverage pays for eligible expenses that you incur while covered under this plan.

*Eligible expenses* mean expenses incurred for the services and supplies described below that are medically necessary for the treatment of an illness and do not exceed the reasonable and customary charges for the service or supply being claimed. However, there are additional eligibility requirements that apply to drugs (see *Prior authorization program* for details).

*Medically necessary* means generally recognized by the Canadian medical profession as effective, appropriate and required for treating an illness according to Canadian medical standards.

*Reasonable and customary charges* mean:

- fees and prices normally charged in the regional area where the services or supplies are provided, and
- charges for services and supplies that represent reasonable treatment, considering the duration of services and how frequently services and supplies are provided.

**To qualify** for this coverage you must be entitled to benefits under a provincial medicare plan or federal government plan that provides similar benefits.

**Reference to Doctor may also include a nurse practitioner** – If the applicable provincial legislation permits nurse practitioners to prescribe or order certain supplies or services, Sun Life will reimburse those eligible services or supplies prescribed or ordered by a nurse practitioner the same way as if they were prescribed or ordered by a doctor. For drugs, refer to *Other health professionals allowed to prescribe drugs* outlined in the Benefit Summary.

<b>Claiming when the expense is incurred</b>	<p>You must claim an expense for the benefit year in which you incur the expense. You incur an expense on the date you receive the service or purchase or rent supplies.</p> <p>The benefit year is indicated in the Benefit Summary.</p> <p>See the table <b>Instructions and Time Limits for Sending Us Your Claims</b> at the beginning of this booklet for information about when and how to make a claim.</p>
<b>Deductible and reimbursement level</b>	<p>The deductible is the portion of claims that you are responsible for paying. After the deductible has been paid, claims will be paid up to the reimbursement level under this plan.</p> <p><b>For each type of service listed below, the deductible and the reimbursement level are indicated in the Benefit Summary.</b></p>

## Prescription drugs

<b>Prescription drugs</b>	We will cover the cost of the drugs and supplies that are listed in the Benefit Summary.
<b>Quantity limit</b>	Payments for any single purchase are limited to quantities that can reasonably be used in a 34 day period or, in the case of certain maintenance drugs, in a 100 day period as ordered by a doctor.
<b>What is not covered</b>	<p>We will not pay for the following, even when prescribed:</p> <ul style="list-style-type: none"> <li>• infant formulas (milk and milk substitutes), minerals, proteins, vitamins and collagen treatments.</li> <li>• the cost of giving injections, serums and vaccines.</li> <li>• treatments for weight loss, including drugs, proteins and food or dietary supplements.</li> <li>• hair growth stimulants.</li> <li>• drugs for the treatment of infertility.</li> <li>• drugs for the treatment of sexual dysfunction.</li> <li>• drugs that are used for cosmetic purposes.</li> <li>• natural health products, whether or not they have a Natural Product Number (NPN).</li> <li>• drugs and treatments, and any services and supplies relating to the administration of the drug and treatment, administered in a hospital, on an in-patient or out-patient basis, or in a government-funded clinic or treatment facility.</li> </ul>
<b>Drug evaluation</b>	<p>The following drugs will be evaluated and must be approved by us to be eligible for coverage:</p> <ul style="list-style-type: none"> <li>• drugs that receive Health Canada Notice of Compliance for an initial or a new indication on or after November 1, 2017.</li> <li>• drugs covered under this plan and subject to a significant increase in cost.</li> </ul> <p>Drug expenses are eligible for reimbursement only if incurred on or after the date of our approval.</p> <p>We will assess the eligibility of the drug based on factors such as:</p> <ul style="list-style-type: none"> <li>• comparative analysis of the drug cost and its clinical effectiveness.</li> <li>• recommendations by health technology assessment organizations and provinces.</li> <li>• availability of other drugs treating the same or similar condition(s).</li> <li>• plan sustainability.</li> </ul>
<b>Pharmaceutical services (rendered by pharmacists)</b>	For employees residing in Québec, we will cover the pharmaceutical services that are covered under the Québec drug insurance plan and apply its requirements.
<b>Prior authorization program</b>	<p>The prior authorization (PA) program applies to a limited number of drugs, where you must get approval in advance for coverage under the program.</p> <p>In order for drugs in the PA program to be covered, you need to provide medical information. Please use our PA form to submit this information. Both you and your doctor need to complete parts of the form. You will be eligible for coverage for these drugs if the information you and your doctor provide meets our clinical criteria based on factors such as:</p> <ul style="list-style-type: none"> <li>• Health Canada Product Monograph.</li> <li>• recognized clinical guidelines.</li> </ul>

	<ul style="list-style-type: none"> <li>• comparative analysis of the drug cost and its clinical effectiveness.</li> <li>• recommendations by health technology assessment organizations and provinces.</li> <li>• your response to preferred drug therapy.</li> </ul> <p>If not, your claim will be declined.</p> <p>See <i>How to Connect with Sun Life Financial</i> at the beginning of this booklet for information on how to obtain our prior authorization forms.</p>
<b>Out-of-pocket maximum</b>	<p>For employees residing in Québec, expenses incurred for drugs listed in the Régie de l'assurance-maladie du Québec (RAMQ) drug formulary and not reimbursed under this plan as a result of the application of the deductible or the reimbursement percentage are limited in each calendar year to the yearly maximum contribution set by the RAMQ plan. There is an out-of-pocket maximum for you, and another one for your spouse. Any drug expenses incurred for your children are part of the out-of-pocket maximum of the employee.</p>
<b>Persons age 65 or over residing in Québec</b>	<p>Unless you have indicated otherwise, once you reach age 65 you are automatically registered for the public prescription drug insurance plan of the Régie de l'assurance-maladie du Québec (RAMQ), which provides basic coverage for prescription drug costs. Given that after age 65 you continue to be eligible for a medical expense benefit under your group plan, you must make a decision in regards to your basic coverage since you can be covered by either the public plan or your group plan.</p> <p>If you opt for basic coverage under RAMQ's public prescription drug insurance plan, your group plan will then provide coverage that supplements RAMQ's basic coverage. This supplementary coverage does not replace RAMQ's basic coverage; it adds to it by covering, for example, drugs that are not reimbursed by the public plan or the portion of drug costs not reimbursed by the public plan. In this case, when you complete your tax return, be sure to indicate that you are registered for basic coverage under RAMQ's public plan. You will then have to pay the premium.</p> <p>On the other hand, if you opt to keep your basic coverage under your group plan, you will have to cancel your registration in the public plan by calling RAMQ or visiting one of its offices during business hours. But before you do, we recommend you contact your benefits administrator to clarify your situation. Unfortunately, we cannot change your file without confirmation from your benefits administrator.</p>

## Hospital expenses in your province

<b>Hospital</b>	<p>We will cover the cost of room and board in a hospital in the province where you live, as indicated in the Benefit Summary.</p> <p>A <i>hospital</i> is a facility licensed to provide care and treatment for sick or injured patients, primarily while they are acutely ill. It must have facilities for diagnostic treatment and major surgery. Nursing care must be available 24 hours a day.</p> <p>It does not include a nursing home, rest home, home for the aged or chronically ill, sanatorium, convalescent hospital or a facility for treating alcohol or drug abuse or beds set aside for any of these purposes in a hospital.</p>
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<b>Convalescent hospital</b>	<p>We will cover the cost of room and board in a convalescent hospital, as indicated in the Benefit Summary, if this care has been ordered by a doctor as long as:</p> <ul style="list-style-type: none"> <li>• it follows at least 5 consecutive days of in-patient hospitalization,</li> <li>• it begins within 14 days of release from the hospital, and</li> <li>• it is primarily for rehabilitation, and not for custodial care.</li> </ul> <p>A <i>convalescent hospital</i> is a facility licensed to provide convalescent care and treatment for sick or injured patients on an in-patient basis. Nursing and medical care must be available 24 hours a day.</p> <p>It does not include a nursing home, rest home, home for the aged or chronically ill, sanatorium or a facility for treating alcohol or drug abuse.</p>
<b>Hospice</b>	<p>We will cover the cost of room and board in a hospice, as indicated in the Benefit Summary, if this care has been ordered by a doctor.</p> <p>A <i>hospice</i> is a facility licensed to provide palliative and supportive care for terminally ill patients.</p>

## Expenses out of your province

<b>Expenses out of your province</b>	<p>We will cover emergency services while you are outside the province where you live. We will also cover referred services. <b>For both emergency services and referred services, the reimbursement level is indicated in the Benefit Summary.</b></p> <p>For both emergency services and referred services, we will cover the cost of:</p> <ul style="list-style-type: none"> <li>• a semi-private room</li> <li>• other hospital services provided outside of Canada</li> <li>• out-patient services in a hospital</li> <li>• the services of a doctor</li> </ul>
<b>Emergency services</b>	<p>We will only cover emergency services obtained within the time limit indicated in the Benefit Summary. If hospitalization occurs within this period, in-patient services are covered until the date you are discharged.</p> <p><i>Emergency services</i> mean any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When a person has a chronic condition, emergency services do not include treatment provided as part of an established treatment program that existed before they left their home province.</p> <p><i>Emergency</i> means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.</p> <p><b>Contact us right away in an emergency!</b>  You or someone with you must contact Sun Life's Emergency Travel Assistance provider, AZGA Service Canada Inc. (<i>Allianz Global Assistance</i>) right away. Allianz Global Assistance must approve all invasive and investigative procedures (including any surgery, angiogram, MRI, PET scan, CAT scan) before you have them.</p>

	<p><b>If Allianz Global Assistance does not hear from you first, before</b> you receive emergency services, and we determine that someone could have reasonably made contact on your behalf, Sun Life has the right to deny or limit payments for all expenses related to that emergency.</p> <p>In extreme circumstances where contact with Allianz Global Assistance cannot be made before services are provided, you must contact Allianz Global Assistance as soon as possible afterwards.</p> <p>An emergency ends when Allianz Global Assistance, based on available medical evidence, deems you medically stable to return to the province where you live.</p>
<p><b>Emergency services excluded from coverage</b></p>	<p>Any expenses related to the following emergency services are not covered:</p> <ul style="list-style-type: none"> <li>• services that are not immediately required or which could reasonably be delayed until you return to the province where you live, unless your medical condition reasonably prevents you from returning to that province prior to receiving the medical services.</li> <li>• services relating to an illness or injury which caused the emergency, after such emergency ends.</li> <li>• continuing services, arising directly or indirectly out of the original emergency or any recurrence of it, after the date that Sun Life or Allianz Global Assistance, based on available medical evidence, determines that you can be returned to the province where you live, and you refuse to return.</li> <li>• services which are required for the same illness or injury for which you received emergency services, including any complications arising out of that illness or injury, if you had unreasonably refused or neglected to receive the recommended medical services.</li> <li>• where the trip was taken to obtain medical services for an illness or injury, services related to that illness or injury, including any complications or any emergency arising directly or indirectly out of that illness or injury.</li> </ul>
<p><b>Referred services</b></p>	<p><i>Referred services</i> must be for the treatment of an illness and ordered in writing by a doctor located in the province where you live. Your provincial medicare plan must agree in writing to pay benefits for the referred services.</p> <p>All referred services must be obtained in Canada, if available, regardless of any waiting lists. However, if referred services are not available in Canada, they may be obtained outside of Canada.</p>

## Your medical services at a glance

Covered expenses	Details	Payment limits
<b>Medical services and equipment</b>		
Out-of-hospital private duty nurse	<p>Must be medically necessary</p> <p>Must be for nursing care, and not for custodial care, and must be prescribed by a doctor</p> <p>The private duty nurse must be a nurse or nursing assistant who is licensed, certified or registered in the province where you live and who does not normally live with you</p> <p>The services of a registered nurse are eligible only when someone with lesser qualifications cannot perform the duties</p>	\$15,000 per person per benefit year
Ambulance	<p>Transportation in a licensed ambulance that takes you to and from the nearest hospital that is able to provide the necessary medical services</p> <p>Must be medically necessary</p> <p>Expenses incurred outside Canada for emergency services will be paid based on the conditions that appear in the Benefit Summary for <i>Out-of-province emergency services</i></p>	
Air ambulance	<p>Transportation in a licensed air ambulance that takes you to the nearest hospital that is able to provide the necessary medical services</p> <p>Must be medically necessary</p> <p>Expenses incurred outside Canada for emergency services will be paid based on the conditions that appear in the Benefit Summary for <i>Out-of-province emergency services</i></p>	

Covered expenses	Details	Payment limits
Diagnostic services	<p>The following diagnostic services that you receive outside of a hospital, except where your provincial plan considers the expense to be an insured service:</p> <ul style="list-style-type: none"> <li>laboratory tests when prescribed by a doctor, such as: general 2 complete profile, general 4 complete profile and 2-hour post-prandial (PP) blood glucose tests</li> <li>ultrasounds</li> <li>sleep apnea tests when prescribed by a doctor</li> <li>medical imaging services, including MRI (magnetic resonance imaging), CT (computed tomography) scans, angioscans, angiograms, angiographies, enteroscans and infra-red imaging</li> <li>cystoscopies</li> <li>fecal immunochemical tests (FIT)</li> <li>strep tests</li> </ul>	
Dental services following an accident	<p>Dental services, including braces and splints, to repair damage to natural teeth caused by an accidental blow to the mouth that occurs while you are covered</p> <p>You must receive these services within 6 months of the accident</p>	We will only cover up to the fee stated in the <i>Dental Association Fee Guide</i> for a general practitioner in the province where the employee lives
Contact lenses or intraocular lenses	After cataract surgery	One lens per eye, per lifetime
Wigs	<p>After chemotherapy</p> <p>For hair loss as a result of a medical condition</p>	\$500 per person per benefit year
Equipment	<p>Medically necessary equipment that meets your basic medical needs, that you rented (or purchased at our request)</p> <p>For equipment to be eligible, we may require a doctor's prescription</p> <p>If alternate equipment is available, eligible expenses are limited to the cost of the least expensive equipment that meets your basic medical needs</p>	For wheelchairs, we only cover the cost of a manual wheelchair, except if your medical condition requires that you use an electric wheelchair
Casts, trusses or crutches		

Covered expenses	Details	Payment limits
Splints or braces	Must be prescribed by a doctor	
Breast prostheses	Required as a result of surgery	
Surgical brassieres	Required as a result of surgery	2 brassieres per person per benefit year
Artificial limbs and eyes	Must be considered conventional passive prosthetics  Excludes myoelectric devices, C-legs and any other technologically advanced prosthetic device	
Stump socks		5 pairs per person per benefit year
Elastic support stockings, other than pressure gradient hose	Must be prescribed by a doctor	\$50 per person per benefit year
Pressure gradient hose	Must be prescribed by a doctor	4 pairs per person per benefit year
Custom-made orthotics for shoes	Must be prescribed by a doctor, podiatrist or chiropodist	
Orthopaedic shoes or modifications to orthopaedic shoes	Must be prescribed by a doctor, podiatrist or chiropodist	1 pair per person per benefit year
Hearing aids		\$500 per person in any 24 month period Repairs are included in this maximum
Oxygen		
Continuous Glucose Monitor (CGM) receivers, transmitters or sensors	Only for persons diagnosed with Type 1 diabetes  You must provide us with a doctor's note confirming the diagnosis	Combined maximum of \$4,000 per person per benefit year
Insulin pumps	Must be prescribed by a doctor	
Bed rails, elevated toilet seats, shower chairs, bathtub rails and standard commodes	Must be prescribed by a doctor	
Wheelchair ramps	Must be prescribed by a doctor	\$2,000 per person, per lifetime
Extremity pumps	Must be prescribed by a doctor	\$1,500 per person, per lifetime
Colostomy supplies		

Covered expenses	Details	Payment limits
<b>Paramedical services</b>		
Paramedical practitioners listed in the Benefit Summary	The paramedical practitioners must be qualified	<p>Up to the reimbursement level indicated in the Benefit Summary</p> <p>We will not pay for the cost of services rendered by a podiatrist in Ontario or in Alberta unless they are performed after the provincial medicare plan has paid its annual maximum benefit</p>
<p><i>Qualified</i> means a person who is a member of the appropriate governing body established by the provincial government for their profession. In the absence of a governing body, the person must be an active member of an association approved by us.</p> <p><i>Qualified</i> paramedical practitioners must:</p> <ul style="list-style-type: none"> <li>belong to a regulatory body or in the absence of a regulatory body, belong to an association approved by us,</li> <li>be licensed or registered, as required by the applicable provincial regulatory body,</li> <li>have undergone appropriate training and obtained necessary credentials in support of the services or supplies rendered,</li> <li>maintain clinical records and files consistent with the reasonable practices and standards of others in their field or as may be required by a regulatory body or association,</li> <li>produce clinical records and files to us upon request and generally act in a manner that is responsive to inquiries from us, and</li> <li>not engage in administrative practices unacceptable to Sun Life.</li> </ul> <p>This is not an exhaustive list of qualifications. We have the sole discretion to determine whether a paramedical practitioner is qualified to render a service or provide a supply. To the extent that the qualifications listed above apply to clinics, we have the sole discretion to determine whether a clinic is qualified such that claims for services or supplies rendered at that clinic are eligible for reimbursement under this plan.</p>		
<b>Vision care</b>		
Contact lenses, eyeglasses or laser eye correction surgery	<p>An ophthalmologist or licensed optometrist must have prescribed contact lenses or eyeglasses</p> <p>You must have received the above from an ophthalmologist, licensed optometrist or optician</p> <p>We will only cover laser eye correction surgery that an ophthalmologist has performed</p>	<p>Up to the reimbursement level indicated in the Benefit Summary</p> <p>We will not pay for sunglasses, magnifying glasses, or safety glasses of any kind, unless they are prescription glasses needed for the correction of vision</p>
Ophthalmologist or licensed optometrist	Services of an ophthalmologist or licensed optometrist	Up to the reimbursement level indicated in the Benefit Summary

## When coverage ends

See the Benefit Summary at the beginning of this booklet to see when your coverage ends.

## Payments after coverage ends

If you are totally disabled, as defined in the contract, when your coverage ends, benefits will continue for expenses that result from the illness that caused the total disability if the expenses are incurred:

- during the uninterrupted period of total disability,
- within 90 days of the end of coverage, and
- while this provision is in force.

**If the Extended Health Care benefit ends**, coverage for dental services to repair natural teeth damaged by an accidental blow will continue, if both of the following apply:

- the accident occurred while you were covered, and
- you have the procedure within 6 months after the date of the accident.

## What is not covered

We will not pay for the costs of:

- services or supplies payable or available (regardless of any waiting list) under any government-sponsored plan or program, except as described below under *Integrating with government programs*.
- implanted prosthetic or medical devices (examples of these devices are gastric lap bands, breast implants, spinal implants and hip implants).
- equipment that Sun Life considers ineligible (examples of this equipment are orthopaedic mattresses, exercise equipment, air-conditioning or air-purifying equipment, whirlpools and humidifiers).
- services or supplies that are not usually provided to treat an illness, including experimental or investigational treatments as defined in the contract.
- services or supplies that do not qualify as medical expenses under the Income Tax Act (Canada).
- services or supplies for which no charge would have been made in the absence of this coverage.

We will not pay benefits when the claim is for an illness resulting from:

- the hostile action of any armed forces, active duty or training in the armed forces during a military leave for reservists, insurrection or participation in a riot or civil commotion.
- any work for which you were compensated that was not done for the employer who is providing this plan.
- participation in a criminal offence.

## Integrating this plan with government programs

This plan will integrate with benefits payable or available under the government-sponsored plan or program (the *government program*).

The covered expense under your employer's plan is the remaining portion of the expense that the government program does not pay or make available, regardless of:

- whether you have made an application to the government program,
- whether your being covered under this plan affects your ability to be eligible for or entitled to any benefits under the government program, or
- whether there are any waiting lists.

# Emergency Travel Assistance



## Insurer

This benefit is insured by Sun Life Assurance Company of Canada.

## General description of the coverage

In this section, *you* means the employee and all dependents covered for Emergency Travel Assistance benefits.

**Emergency** means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.

This benefit, called **Medi-Passport**, supplements the emergency portion of your Extended Health Care coverage. We will only cover emergency services obtained within the time limit indicated in the Benefit Summary. If hospitalization occurs within this period, in-patient services are covered until the date you are discharged.

The emergency services excluded from coverage, and all other conditions including maximums, limitations and exclusions that apply to your Extended Health Care coverage also apply to Medi-Passport.

**Bring your Travel card with you!** There you will find telephone numbers and the information you'll need to confirm your coverage and get help.

### Getting help

#### Contact us right away in an emergency!

You or someone with you must contact AZGA Service Canada Inc. (*Allianz Global Assistance*) right away.

**If Allianz Global Assistance does not hear from you first, before** you receive emergency services, and we determine that someone could have reasonably made contact on your behalf, Sun Life has the right to deny or limit payments for all expenses related to that emergency.

In extreme circumstances where contact with Allianz Global Assistance cannot be made before services are provided, you must contact Allianz Global Assistance as soon as possible afterwards.

Access to a fully staffed coordination centre is available 24 hours a day. Please consult the telephone numbers on the Travel card.

Allianz Global Assistance may arrange for:

### On the spot medical assistance

Allianz Global Assistance will provide referrals to physicians, pharmacists and medical facilities.

As soon as Allianz Global Assistance is notified that you have a medical emergency, its staff, or a physician designated by Allianz Global Assistance, will, when necessary, attempt to establish communications with the attending medical personnel to obtain an understanding of the situation and to monitor your condition. If necessary, Allianz Global Assistance will also guarantee or advance payment of the expenses incurred to the provider of the medical service.

Allianz Global Assistance will provide translation services in any major language that may be needed to communicate with local medical personnel.

	<p>Allianz Global Assistance will transmit an urgent message from you to your home, business or other location. Allianz Global Assistance will keep messages to be picked up in its offices for up to 15 days.</p>
<p><b>Transportation home or to a different medical facility</b></p>	<p>Allianz Global Assistance may determine, in consultation with an attending physician, that it is necessary for you to be transported under medical supervision to a different hospital or treatment facility or to be sent home.</p> <p>In these cases, Allianz Global Assistance will arrange, guarantee, and if necessary, advance the payment for your transportation.</p> <p>Sun Life or Allianz Global Assistance, based on available medical evidence, will make the final decision whether you should be moved, when, how and to where you should be moved and what medical equipment, supplies and personnel are needed.</p>
<p><b>Meals and accommodations expenses</b></p>	<p>If your return trip is delayed or interrupted due to a medical emergency or the death of a person you are travelling with who is also covered by this benefit, Allianz Global Assistance will arrange for your meals and accommodations at a commercial establishment. We will pay a maximum of \$150 a day for each person for up to 7 days.</p> <p>Allianz Global Assistance will arrange for meals and accommodations at a commercial establishment, if you have been hospitalized due to a medical emergency while away from the province where you live and have been released, but, in the opinion of Allianz Global Assistance, are not yet able to travel. We will pay a maximum of \$150 a day for up to 5 days.</p>
<p><b>Travel expenses home if stranded</b></p>	<p>Allianz Global Assistance will arrange and, if necessary, advance funds for transportation to the province where you live:</p> <ul style="list-style-type: none"> <li>• for you if, due to a medical emergency, you have lost the use of a ticket home because you or a dependent had to be hospitalized as an in-patient, transported to a medical facility or repatriated (sent home); or</li> <li>• <b>for a child</b> if, due to a medical emergency, you need to be admitted to hospital and they are left unattended while travelling with you outside the province where you live. We provide this benefit for children who are under 16 or mentally or physically handicapped.</li> </ul> <p>If necessary, in the case of such a child, Allianz Global Assistance will also make arrangements and advance funds for a qualified person to go home with the child as their attendant.</p> <p>We will pay a maximum of the cost of the transportation minus any redeemable portion of the original ticket.</p>
<p><b>Travel expenses of family members</b></p>	<p>Allianz Global Assistance will arrange and, if necessary, advance funds for one round-trip economy class ticket for a member of your immediate family to travel from their home to the hospital where you are:</p> <ul style="list-style-type: none"> <li>• if you are there for more than 7 days in a row, and</li> <li>• if you are travelling alone or you are travelling only with a child who is under 16 or mentally or physically handicapped.</li> </ul> <p>We will pay up to \$150 a day for the family member to eat and stay at a commercial establishment up to 7 days.</p>

<b>Returning you home (repatriation)</b>	<p>If you die while out of the province where you live, Allianz Global Assistance will pay up to \$5,000 to do the following:</p> <ul style="list-style-type: none"> <li>• arrange for all necessary government authorizations.</li> <li>• arrange for the return of your remains in an approved container.</li> </ul>
<b>Returning your vehicle</b>	<p>Allianz Global Assistance will arrange and, if necessary, advance funds up to \$500 to return a private vehicle to the province where you live or a rental vehicle to the nearest appropriate rental agency if death or a medical emergency prevents you from doing so.</p>
<b>Lost luggage or documents</b>	<p>If your luggage or travel documents become lost or stolen while you are travelling outside of the province where you live, Allianz Global Assistance will direct you in how to arrange for replacement of travel documents or who to contact about your lost or stolen luggage. This is a service only. There is no benefit amount payable in the event of lost or stolen luggage or documents.</p>
<b>Limits on advances</b>	<p>Advances will not be made for requests of less than \$200. Requests in excess of \$200 will be made in full up to a maximum of \$10,000.</p>
<b>Reimbursement of expenses</b>	<p>If you obtain confirmation from Allianz Global Assistance that you are covered and a medical emergency exists, Sun Life will reimburse you for services and supplies that you paid for and that are covered by this plan. In this situation, you should do the following:</p> <ul style="list-style-type: none"> <li>• keep the receipts.</li> <li>• always obtain a fully itemized bill for any hospital treatment.</li> <li>• within 30 days of your return home, complete an Extended Health Care claim form, include original receipts and any itemized bills, and send directly to Allianz Global Assistance. Allianz Global Assistance's address can be obtained by visiting our Sun Life Financial Plan Member Services website at <a href="http://www.mysunlife.ca">www.mysunlife.ca</a> or by calling our Sun Life Financial Customer Care centre toll-free number 1-800-361-6212.</li> </ul> <p>Allianz Global Assistance will ask you to sign a form authorizing them to act on your behalf with your provincial medicare plan. You must sign and return this form to Allianz Global Assistance before your claim can be processed.</p>
<b>Coordination of coverage</b>	<p>If you are covered under this group plan and certain other plans, we will coordinate payments with the other plans in accordance with guidelines adopted by the Canadian Life and Health Insurance Association.</p> <p>The plan from which you make the first claim will be responsible for managing and assessing the claim. It has the right to recover from the other plans the expenses that exceed its share.</p>
<b>Your responsibility for advances</b>	<p>You will have to reimburse Sun Life for any of the following amounts advanced by Allianz Global Assistance:</p> <ul style="list-style-type: none"> <li>• any amounts which are or will be reimbursed to you by your provincial medicare plan.</li> <li>• that portion of any amount which exceeds the maximum amount of your coverage under this plan.</li> <li>• amounts paid for services or supplies not covered by this plan.</li> <li>• amounts which are your responsibility, such as deductibles and the percentage of expenses payable by you.</li> </ul> <p>Sun Life will bill you for any outstanding amounts. Payment will be due when the bill is received.</p>

<b>Limits on Emergency Travel Assistance coverage</b>	<p>There are countries where Allianz Global Assistance is not currently available for various reasons. For the latest information, please call Allianz Global Assistance before you leave on your trip.</p> <p>Allianz Global Assistance reserves the right to suspend, curtail or limit its services in any area, without prior notice, because of:</p> <ul style="list-style-type: none"> <li>• a rebellion, riot, military up-rising, war, labour disturbance, strike, nuclear accident, terrorism or an act of God.</li> <li>• the refusal of authorities in the country to permit Allianz Global Assistance to fully provide service to the best of its ability during any such occurrence.</li> </ul>
<b>Liability of Sun Life or Allianz Global Assistance</b>	<p>Neither Sun Life nor Allianz Global Assistance will be liable for the negligence or other wrongful acts or omissions of any physician or other health care professional providing direct services covered under this group plan.</p>

# Dental Care



## Insurer

This benefit is insured by Sun Life Assurance Company of Canada.

## General description of the coverage

In this section, *you* means the employee and all dependents covered for Dental Care benefits.

Dental Care coverage pays for eligible expenses that you incur for dental procedures provided by a licensed dentist, denturist, dental hygienist and anaesthetist while you are covered by this group plan.

For each dental procedure, we will only cover **reasonable and customary charges**. We will not cover more than the fee stated in the Dental Association Fee Guide specified in the Benefit Summary. When a fee guide is not published for a given year, the term fee guide may also mean an adjusted fee guide established by Sun Life.

*Reasonable and customary charges mean:*

- charges considered necessary for the treatment and maintenance of a person's oral health, according to standard Canadian dental procedures and practices, and
- charges of a reasonable frequency and duration, as determined by Sun Life.

We will base payments on the fee guide at the time the person receives the treatment.

### To decide what part of a procedure we will pay for:

- we will first find out if you could have had alternate, or other, dental procedures.
- we confirm that these alternate procedures are part of usual and accepted dental work and produced a similar result to the procedure that the dentist performed.

We will only pay the reasonable cost of the least expensive alternate procedure.

<b>For an implant related crown or prosthesis</b>	<p>We will pay the benefit that would have been payable under this plan for a tooth supported crown or a non-implant related prosthesis, respectively. We will take into account any limitations that would have applied if there had been no implant.</p> <p><b>All other expenses related to implants, including surgery charges, are not covered.</b></p>
<b>If you receive any temporary dental service</b>	<p>It will be included as part of the final dental procedure used to correct the problem and not as a separate procedure. The fee for the permanent service will be used to determine the usual and reasonable charge for the final dental service.</p>
<b>Claiming when the expense is incurred</b>	<p>You must claim an expense for the benefit year in which you incurred the expense.</p> <p>The benefit year is indicated in the Benefit Summary.</p> <p>You incur an expense on the date your dentist performs a single appointment procedure.</p> <p>For procedures which take more than one appointment, you incur an expense once the entire procedure is completed, except for orthodontic procedures where an expense is incurred for each appointment.</p> <p>See the table <b>Instructions and Time Limits for Sending Us Your Claims</b> at the beginning of this booklet for information about when and how to make a claim.</p>

<b>Deductible and reimbursement level</b>	<p>The deductible is the portion of claims that you are responsible for paying. After the deductible has been paid, claims will be paid up to the reimbursement level under this plan.</p> <p><b>For each type of service listed below, the deductible and the reimbursement level are indicated in the Benefit Summary.</b></p>
<b>Maximums</b>	Maximums are indicated in the Benefit Summary.
<b>Getting an estimate before you have certain procedures</b>	<p>For any major treatment or any procedure that will cost more than \$500, we suggest that you send us an estimate before the work is done. Here's what to expect:</p> <ul style="list-style-type: none"> <li>• you will send us a completed dental claim form that shows the treatment that the dentist is planning and the cost.</li> <li>• both you and the dentist will have to complete parts of the claim form.</li> <li>• we will tell you how much of the planned treatment is covered. This way you will know how much of the cost you will be responsible for before the work is done.</li> </ul>

## Your dental services at a glance

Covered expenses	Details / Payment limits
<b>Preventive dental procedures</b> – Your dental benefits include the following procedures used to help prevent dental problems. They are procedures that a dentist performs routinely to help maintain good dental health.	
<b>Oral examinations</b>	<ul style="list-style-type: none"> <li>• 1 complete examination every 9 months.</li> </ul>
	<ul style="list-style-type: none"> <li>• 2 recall examinations per calendar year, must be separated by at least 6 months.</li> <li>• emergency or specific examinations.</li> </ul>
<b>X-rays</b>	<ul style="list-style-type: none"> <li>• 1 complete series of x-rays or 1 panorex every 24 months.</li> <li>• 1 set of bitewing x-rays every 6 months, up to a maximum of 2 sets per calendar year.</li> <li>• x-rays to diagnose a symptom or examine progress of a certain course of treatment.</li> <li>• sialography.</li> </ul>
<b>Other services</b>	<ul style="list-style-type: none"> <li>• required consultations between two dentists.</li> <li>• polishing (cleaning of teeth) and topical fluoride treatment once every 6 months, up to a maximum of 2 per calendar year.</li> <li>• emergency or palliative services.</li> <li>• diagnostic tests and laboratory examinations.</li> <li>• removing impacted teeth and related anaesthesia.</li> <li>• providing space maintainers for missing primary teeth.</li> <li>• habit breaking appliances.</li> <li>• pit and fissure sealants.</li> <li>• use of radiopaque dyes to demonstrate lesions.</li> <li>• scaling and root planing, up to a combined maximum of 2 units of 15 minutes per benefit year for a child under age 13 or 10 units of 15 minutes per benefit year for any other person.</li> </ul>

Covered expenses	Details / Payment limits
	<ul style="list-style-type: none"> <li>personal protective equipment (PPE), when submitted with an eligible dental expense.</li> </ul>
<b>Basic dental procedures</b> – Your dental benefits include the following procedures used to treat basic dental problems.	
<b>Fillings</b>	<ul style="list-style-type: none"> <li>amalgam (silver) and composite or acrylic (white), or equivalent.</li> </ul>
<b>Extraction of teeth</b>	<ul style="list-style-type: none"> <li>removing teeth, except impacted teeth (<i>Preventive dental procedures</i>).</li> </ul>
<b>Basic restorations</b>	<ul style="list-style-type: none"> <li>prefabricated metal restorations and repairs to prefabricated metal restorations, other than in conjunction with the placement of permanent crowns.</li> </ul>
<b>Endodontics</b>	<ul style="list-style-type: none"> <li>root canal therapy and root canal fillings, and treatment of disease of the pulp tissue.</li> </ul>
<b>Periodontics</b>	<ul style="list-style-type: none"> <li>treating disease of the gum and other supporting tissue, other than scaling and root planing (<i>Preventive dental procedures</i>).</li> </ul>
<b>Oral surgery</b>	<ul style="list-style-type: none"> <li>surgery and related anaesthesia, other than the removal of impacted teeth (<i>Preventive dental procedures</i>).</li> <li>treatment of fractures.</li> <li>prosthetic stents.</li> <li>reconstruction of the alveolar ridge.</li> </ul>
<b>Major dental procedures</b> – Your dental benefits include the following procedures used to treat major dental problems.	
<b>Major restorations</b>	<ul style="list-style-type: none"> <li>inlays and onlays. Crowns and repairs to crowns, other than prefabricated metal restorations (<i>Basic dental procedures</i>). Replacements must be separated by at least 5 years.</li> </ul>
<b>Repair of bridges</b>	<ul style="list-style-type: none"> <li>repair of bridges.</li> </ul>
<b>Repair of dentures</b>	<ul style="list-style-type: none"> <li>repair of dentures.</li> </ul>
<b>Rebase or reline</b>	<ul style="list-style-type: none"> <li>rebase or reline of an existing partial or complete denture.</li> </ul>
<b>Prosthodontics</b>	<p>Construct and insert bridges or standard dentures.</p> <p>We do not consider charges for a replacement bridge or replacement standard denture an eligible expense during the 5 year period after a previous bridge or standard denture is constructed or inserted, <b>unless either 1. or 2. below is true:</b></p> <ol style="list-style-type: none"> <li>it is needed to replace a bridge or standard denture which has caused temporomandibular joint (TMJ) disturbances and which cannot be economically modified to correct the condition.</li> <li>it is needed to replace a transitional denture which was inserted shortly after teeth were extracted, where the dentist cannot economically get it to the final shape needed.</li> </ol>

Covered expenses	Details / Payment limits
<b>Orthodontic procedures</b> – Your dental benefits include the following procedures used to treat misaligned or crooked teeth.  <b>Only persons under the maximum age indicated in the Benefit Summary are covered for these procedures.</b>	
<b>Coverage includes orthodontic examinations, including orthodontic diagnostic services and fixed or removable appliances such as braces</b>	The following orthodontic procedures are covered: <ul style="list-style-type: none"> <li>• interceptive, interventive or preventive orthodontic services, other than space maintainers (<i>Preventive dental procedures</i>).</li> <li>• comprehensive orthodontic treatment, using a removable or fixed appliance, or combination of both. This includes diagnostic procedures, formal treatment and retention.</li> </ul>

## When coverage ends

See the Benefit Summary at the beginning of this booklet to see when your coverage ends.

## Payments after coverage ends

If the Dental Care benefit terminates, we will still cover you for procedures to repair natural teeth damaged by an accidental blow:

- if the accident occurred while you were covered, and
- if the procedure is performed within 6 months after the date of the accident.

If your coverage terminates under this plan for any reason other than the termination of this plan or this Dental Care benefit, and supplies required for a dental treatment were ordered prior to the termination of coverage or treatment had begun prior to the termination of coverage, you will continue to be covered for expenses related to such treatment provided these expenses are incurred within 30 days after the termination of your coverage.

## What is not covered

We will not pay for services or supplies payable or available (regardless of any waiting list) under any government-sponsored plan or program unless explicitly listed as covered under this benefit.

We will not pay for services or supplies that are not usually provided to treat a dental problem.

We will not pay for:

- procedures performed primarily to improve appearance.
- the replacement of dental appliances that are lost, misplaced or stolen.
- charges for appointments that you do not keep.
- charges for completing claim forms.
- services or supplies for which no charge would have been made in the absence of this coverage.
- supplies usually intended for sport or home use, for example, mouthguards.
- procedures or supplies used in full mouth reconstructions (capping all of the teeth in the mouth), vertical dimension corrections (changing the way the teeth meet) including attrition (worn down teeth), alteration or restoration of occlusion (building up and restoring the bite), or for the purpose of prosthetic splinting (capping teeth and joining teeth together to provide additional support).
- transplants and repositioning of the jaw.
- charges related to the temporomandibular joint (TMJ) treatment.
- experimental treatments.

We will also not pay for dental work resulting from:

- the hostile action of any armed forces, active duty or training in the armed forces during a military leave for reservists, insurrection or participation in a riot or civil commotion.
- teeth malformed at birth or during development.
- participation in a criminal offence.



# Short-Term Disability

## Insurer

This benefit is insured by Sun Life Assurance Company of Canada.

## General description of the coverage

Short-Term Disability coverage provides a benefit if you become totally disabled. You qualify for this benefit if you present proof of claim acceptable to Sun Life that confirms both of the following:

- you became totally disabled while covered, and
- you have been following appropriate treatment for the disability since it started.

For the purposes of your Short-Term Disability coverage, we will consider you to be totally disabled while you are continuously unable due to an illness to perform the essential duties of your own job. The availability of work with any employer does not affect the determination of total disability.

In addition, if you are prevented from being actively at work due to a safety critical disability (as defined by the Railway Safety Act) or a safety sensitive disability (as defined by your employer), you will be considered totally disabled.

We will base your benefits on your coverage on the date you became totally disabled. We pay benefits at the end of each week for which you are entitled to payments.

See the table **Instructions and Time Limits for Sending Us Your Claims** at the beginning of this booklet for information about when and how to make a claim.

<b>When disability payments begin</b>	<p>If you become totally disabled because of an accident or illness, you will be eligible for Short-Term Disability payments <b>on the later of the following</b>:</p> <ul style="list-style-type: none"><li>• after you have been totally disabled for the number of days indicated in the Benefit Summary (elimination period), or</li><li>• the first day you consult a doctor.</li></ul> <p>If benefits are payable for part of any week, we will pay 1/7 of the weekly benefit for each day you are entitled to a payment.</p>
<b>What we will pay</b>	<p>Here is how we calculate your Short-Term Disability payments. All references to benefits and payments in this disability provision are to the gross amounts before any deductions.</p> <p><b>Step 1: We take the maximum amount indicated in the Benefit Summary.</b></p> <p><b>Step 2:</b></p> <p>(a) <b>During the entire period of total disability</b>, we subtract any benefits or payments provided:</p> <ul style="list-style-type: none"><li>• under a motor vehicle insurance plan.</li><li>• under a group plan which provides income replacement benefits as a result of an accident or an illness, including a multiple-employer group plan but excluding any benefits or payments provided under a Critical Illness plan or an association plan.</li><li>• as part of a salary continuance received from your employer during your disability.</li><li>• under Employment Insurance.</li><li>• under the Québec Parental Insurance Plan.</li></ul>

- (b) **After the first 17 weeks of total disability**, when the maximum benefit period is more than 17 weeks, we also subtract any benefits or payments provided:
- under any government-sponsored plan such as the Canada Pension Plan and the Québec Pension Plan, excluding all benefits or payments on behalf of a dependent, for the same or a subsequent disability.
  - under a retirement or pension plan funded in whole or in part by your employer, due to your disability or a medical condition.
  - under any coverage resulting from your membership in an association but excluding any benefits or payments provided under a Critical Illness plan.

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

However, if the amount calculated under Step 2, plus:

- **during the first 17 weeks of total disability** – the sources of benefits and payments listed in (a) above is more than 100% of your basic earnings when your disability began, we will reduce your Short-Term Disability payment by the excess. If the benefit is non-taxable, your income after income tax is the one we use.
- **after the first 17 weeks of total disability** – the sources of benefits and payments listed in (a) and (b) above is more than 100% of your basic earnings when your disability began, we will reduce your Short-Term Disability payment by the excess. If the benefit is non-taxable, your income after income tax is the one we use.

Important to remember:

- If you are eligible for any of the benefits or payments described above and do not apply for them, we will still consider them. We can estimate those benefits and payments and use them when we calculate your Short-Term Disability payments.
- If any of the benefits or payments described above are provided in a lump sum, we will determine the equivalent compensation this represents on a weekly basis using generally accepted accounting principles.
- We will not take into account any benefits or payments that began before your disability began. However, increases in those benefits or payments as a result of your disability will be taken into account.
- We have the right to adjust your Short-Term Disability benefit payments when appropriate under the above provision.

## Interrupted periods of disability

If you had a total disability for which we paid Short-Term Disability benefits and total disability reoccurs due to the same or related causes, we will consider it a continuation of your previous total disability as long as the disability reoccurs within 4 weeks of the end of your previous disability.

We will base these benefits on your coverage as it existed on the original date of total disability and will pay them for no longer than the rest of the maximum benefit period.

## Rehabilitation program

Sun Life may require you to participate in a rehabilitation program that we have approved in writing.

This may include one or more of the following:

- consulting our rehabilitation specialist,
- part-time work,
- working in another occupation or vocational training to help you become capable of full-time employment.

During your rehabilitation program, you may receive Short-Term Disability payments plus income, benefits and payments from other sources.

However, the Short-Term Disability payments will be reduced by 50% of the income you receive under the rehabilitation program. If during any week the total of any income, benefits and payments provided is more than 100% of your basic earnings when your disability began, your Short-Term Disability payment will be reduced by the excess. If the benefit is non-taxable, your income after income tax is the one we use.

## If you recover damages from another person

We have the right to part of any money you recover through legal action or settlement from another person, organization or company who caused your disability.

If you decide to take legal action, you must comply with the applicable terms of the group contract concerning legal action.

For disability benefits paid or payable prior to the date of judgment or settlement, if you recover money, you must pay us 75% of your net recovery or the total disability benefits paid or payable to you under this plan, whichever is less. For disability benefits payable after a judgment or settlement, where 75% of your net recovery exceeds the amount that we recover for past disability benefits, we have the right to deduct that excess from ongoing disability benefits. Refer to your group contract for more information.

## When payments end

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

- the date you are no longer totally disabled.
- the end of the maximum benefit period indicated in the Benefit Summary.
- the date you retire on pension.
- the date you die.

## When coverage ends

See the Benefit Summary at the beginning of this booklet to see when your coverage ends.

## What is not covered

We will not pay benefits for any period where one or more of the following is true:

- you are not receiving appropriate treatment.
- you do any work for wage or profit except where Sun Life has approved it in advance.
- you are not participating in an approved rehabilitation program, if required by Sun Life.
- you are on a leave of absence, strike or lay-off. However, if you become totally disabled before a notice of separation is given, payments continue while you are totally disabled, but not beyond the end of the maximum benefit period.
- you are absent from Canada longer than 4 weeks, unless Sun Life agrees in writing in advance to pay benefits during such period or unless the absence is for the purpose of obtaining medical treatment and would be permitted under the Employment Insurance regulations.
- you are serving a prison sentence or are confined in a similar institution.

We will not pay if benefits are payable to you under any Workers' Compensation Act or similar legislation.

We will not pay benefits for total disability resulting from:

- the hostile action of any armed forces, active duty or training in the armed forces during a military leave for reservists, insurrection or participation in a riot or civil commotion.
- intentionally self-inflicted injuries.
- participation in a criminal offence.

# Long-Term Disability



## Insurer

This benefit is insured by Sun Life Assurance Company of Canada.

## General description of the coverage

Long-Term Disability coverage provides a benefit if you become totally disabled. You qualify for this benefit if you provide proof of claim acceptable to Sun Life that confirms both of the following:

- you became totally disabled while covered, and
- you have been following appropriate treatment for the disability since it started.

For the purposes of your Long-Term Disability coverage:

- during the elimination period and the following 24 months (this period is known as the **own job period**), we consider you to be totally disabled while you are continuously unable due to an illness to perform the essential duties of your own job.
- afterwards, we will consider you to be totally disabled while you are continuously unable due to an illness to perform any occupation, for any employer, for which you are or may become reasonably qualified by education, training or experience.

The availability of work with any employer does not affect the determination of total disability.

In addition, if you are prevented from being actively at work due to a safety critical disability (as defined by the Railway Safety Act) or a safety sensitive disability (as defined by your employer), you will be considered totally disabled.

We pay these benefits at the end of each month. We base them on your coverage on the date you became totally disabled.

See the table **Instructions and Time Limits for Sending Us Your Claims** at the beginning of this booklet for information about when and how to make a claim.

<b>When disability payments begin</b>	<p>Your Long-Term Disability payments begin <b>on the later of</b> the following dates:</p> <ul style="list-style-type: none"><li>• after you have been totally disabled for the uninterrupted period indicated in the Benefit Summary.</li><li>• after the last day benefits are payable under any short-term disability, loss of income or other salary continuation plan.</li></ul> <p>This period, which must be completed before disability benefits become payable is called the <b>elimination period</b>.</p>
<b>What we will pay</b>	<p>Here is how we calculate your Long-Term Disability payments. All references to benefits and payments in this disability provision are to the gross amounts before any deductions.</p> <p><b>Step 1: We take the maximum amount indicated in the Benefit Summary.</b></p> <p><b>Step 2: We subtract any benefits or payments provided under:</b></p> <ul style="list-style-type: none"><li>• any government-sponsored plan such as the Canada Pension Plan and the Québec Pension Plan, excluding any benefits or payments on behalf of a dependent, for the same or a subsequent disability.</li><li>• any Workers' Compensation Act or similar law for the same or a subsequent disability.</li><li>• a motor vehicle insurance plan.</li></ul>

- a group plan, including any coverage you have because you are a member of an association but excluding any benefits or payments provided under a Critical Illness plan.
- the Québec Parental Insurance Plan.

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

Take the result you got in Step 2, add the above sources of benefits and payments plus the other sources of benefits and payments listed below and check the total you get. If it's more than 80% of your basic earnings when your disability began, we will reduce your Long-Term Disability payment by the excess. If the benefit is non-taxable, your income after income tax is the one we use.

Other sources of benefits and payments:

- any Workers' Compensation Act or similar law for another disability.
- any Criminal Injuries Compensation Act or similar law.

Important to remember:

- If you are eligible for any of the benefits or payments described above and do not apply for them, we will still consider them. We can estimate those benefits and payments and use them when we calculate your Long-Term Disability payments.
- If any of the benefits or payments described above are provided 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 or payments that began before your disability began. However, increases in those benefits or payments as a result of your disability will be taken into account.
- We have the right to adjust your Long-Term Disability benefit payments when appropriate under the above provision.

## Interrupted periods of disability after payments begin

If you had a total disability for which we paid Long-Term Disability benefits and total disability reoccurs due to the same or related causes, we will consider it a continuation of your previous disability if it occurs within 6 months of the end of your previous disability.

We will base these benefits on your coverage as it existed on the original date you become totally disabled and will pay benefits for no more than the rest of the maximum benefit period.

## Rehabilitation / Partial disability program

Sun Life may require you to participate in a partial disability or rehabilitation program that we have approved in writing.

This may include one or more of the following:

- consulting our rehabilitation specialist,
- part-time work,
- working in another occupation or vocational training to help you become capable of full-time employment.

During your rehabilitation program, you may receive Long-Term Disability payments plus income, benefits and payments from other sources.

However, the Long-Term Disability payments will be reduced by 50% of the income you receive under the rehabilitation program. If during any month the total of any income, benefits and payments provided is more than 100% of your basic earnings when your disability began, indexed for inflation, your Long-Term Disability payment will be reduced by the excess. If the benefit is non-taxable, your income after income tax is the one we use.

You should consider participating in a partial disability or rehabilitation program as soon as possible after becoming disabled. If you enter a partial disability or rehabilitation program during the elimination period, it will not be considered an interruption of the elimination period.

Your participation in a partial disability program will be limited to the own job period.

## If you recover damages from another person

We have the right to part of any money you recover through legal action or settlement from another person, organization or company who caused your disability.

If you decide to take legal action, you must comply with the applicable terms of the group contract concerning legal action.

For disability benefits paid or payable prior to the date of judgment or settlement, if you recover money, you must pay us 75% of your net recovery or the total disability benefits paid or payable to you under this plan, whichever is less. For disability benefits payable after a judgment or settlement, where 75% of your net recovery exceeds the amount that we recover for past disability benefits, we have the right to deduct that excess from ongoing disability benefits. Refer to your group contract for more information.

## What you are responsible to do

During your total disability, you must make reasonable efforts to do all of the following. If you do not, Sun Life may hold back or discontinue benefits.

- recover from your disability, including participating in any reasonable treatment or rehabilitation program and accepting any reasonable offer of modified duties from your employer.
- return to your own job during the first 24 months that benefits are payable.
- receive training to qualify for another occupation if it becomes apparent that you will not be able to return to your own job within the first 24 months that benefits are payable.
- try to get work in another occupation after the first 24 months that benefits are payable.
- obtain benefits that may be available from other sources.

## When payments end

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

- the date you are no longer totally disabled.
- the end of the maximum benefit period indicated in the Benefit Summary.
- the last day of the month in which you retire with a pension or are eligible to retire with a full pension or a full pension equivalent.
- the last day of the month in which you die.

## When coverage ends

See the Benefit Summary at the beginning of this booklet to see when your coverage ends.

## What is not covered

We will not pay benefits for any period where one or more of the following is true:

- you are not receiving appropriate treatment.
- you do any work for wage or profit except where Sun Life has approved it in advance.
- you are not participating in an approved partial disability or rehabilitation program, if required by Sun Life.
- you are on a leave of absence, strike or lay-off.
- you are absent from Canada longer than 4 months due to any reason.
- you are serving a prison sentence or are confined in a similar institution.

We will not pay benefits for total disability resulting from:

- the hostile action of any armed forces, active duty or training in the armed forces during a military leave for reservists, insurrection or participation in a riot or civil commotion.
- intentionally self-inflicted injuries.
- participation in a criminal offence.

## Waiver of premium

Long-Term Disability premiums will be waived while you are receiving Long-Term Disability benefits.

# Life Coverage



## Insurer

This benefit is insured by Sun Life Assurance Company of Canada.

## General description of the coverage

Your Life coverage provides a benefit for your beneficiary if you die while covered.

**See the Benefit Summary at the beginning of this booklet to see the amount of coverage and the date coverage ends.**

See the table **Instructions and Time Limits for Sending Us Your Claims** at the beginning of this booklet for information about when and how to make a claim.

<b>Who we will pay</b>	<p>If you die while covered, Sun Life will pay the full amount of your benefit to your last named beneficiary on file with Sun Life.</p> <p>If you have not named a beneficiary, we will pay the benefit amount to your estate. Anyone can be your beneficiary. You can change your beneficiary at any time, unless a law prevents you from doing so or you indicate that the beneficiary is not to be changed.</p> <p><b>Fact</b> If you designated a beneficiary under a previous group plan of the employer, Sun Life will apply and carry it forward to your coverage under this plan until you change it.</p> <p>There are different rules for designating a minor beneficiary, please refer to your contract for specific information.</p>
<b>Coverage during total disability</b>	<p>Life coverage may continue without the payment of premiums if you become totally disabled before you retire or reach age 65, whichever is earlier, as long as you are totally disabled. This continued coverage must follow the terms of the contract which were in effect on the date you became totally disabled, including reductions and terminations.</p> <p>There are a number of rules and conditions in the group contract that apply to coverage during total disability. Please contact your employer for details.</p>

## What is not covered

For reservists on military leave, we will not pay benefits if your death is caused by your active duty or training in the armed forces.

## Converting Life coverage

If your Life coverage ends or reduces for any reason other than your request, you may apply to convert the group Life coverage to an individual Life policy with Sun Life without providing proof of good health.

The request must be made within 31 days that the Life coverage reduces or ends.

**Important**

There are a number of rules and conditions in the group contract that apply to converting this coverage, including the maximum amount that can be converted. Please contact your employer for details.

# Basic Accidental Death Insurance plan

## Insurer

This benefit is insured by AIG Insurance Company of Canada.

**Policy No.: BSC 9109375B**

## Why You Need Accident Insurance

An accidental death can have tremendous consequences. Your loss of life may leave your spouse with insufficient financial resources to pay for the care that your family members may require.

Your employer has provided for you with an accidental death insurance coverage underwritten by AIG Insurance Company of Canada. The policy provides a lump sum benefit to help ease the financial impact and assure your family's needs are met if you should suffer loss of life as a result of an accident.

## How It Works

You are automatically covered for a Principal sum amount of:

Class of Eligible Employee	Amount covered
Unionized Employees – UNIFOR #2	\$ 40,000

## Here's What You Get

**Broad Accident Insurance Coverage**—Your plan provides generous Accidental Death benefits for injuries as a result of covered accidents.

**Guaranteed Acceptance**—Coverage is provided regardless of your health history.

**Occupational Coverage**—Your coverage is in force while you are performing the duties of your occupation for your Employer.

## Definitions

**"Insured Employee"** means you, if you are an active employee of VIA Rail Canada Inc. and who is under the age of 75.

**"Spouse"** means a person who is under the age of 75 and who is either legally married to you, or if there is no such person, is a person who, although not legally married to you, is cohabitating with you for a period of at least one year and is publicly represented as your domestic partner in the community in which you reside.

**"Dependent Child"** means a person who is either your natural child, adopted child or step-child or a child to whom you are *in loco parentis* and who is (i) under 21 years of age, unmarried and dependent upon you for maintenance and support and not employed for more than 25 hours per week; or (ii) under 26 years of age, unmarried and in attendance at an Institution of Higher Learning and dependent upon you for maintenance and support and not employed for more than 25 hours per week; or (iii) by reason of mental or physical infirmity is incapable of self-sustaining employment and who is considered your Dependent Child within the terms of the Income Tax Act (Canada).

## Beneficiary Designation

In the event of accidental loss of life, the benefit will be paid to the beneficiary you have designated in writing under your employer's current group life policy. If there is no such designation then the benefit will be paid to your estate.

All other benefits will be payable to you.

## **Benefits and Coverages**

### **Accidental Death**

If a covered loss occurs within 365 days after the date of the covered accident causing the loss, the Plan will pay in one sum the indicated percentage of the Principal Sum as set out in the following Table of Losses:

#### **Table of Losses**

Loss of life	The Principal Sum
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### **Repatriation Benefit**

Pays a benefit of up to \$15,000 to cover the expenses to return the body to the city of residence if you suffer a covered accidental death while at least 50 kilometres from home.

### **Identification Benefit**

Pays a benefit of up to \$5,000 for the transportation of an immediate family member to identify the body if you suffer a covered accidental death at least 150 kilometres from home and a law enforcement agency requests such identification.

AIG Insurance Company of Canada will pay to your Immediate Family member, the reasonable and necessary expenses actually incurred by such Immediate Family member for:

- (a) commercial lodging and board while en route and/or during the stay in the city or town where your body is located (not to exceed a maximum duration of (3) consecutive nights); and
- (b) transportation by the most direct route to such location.

Payment will not be made for ordinary living, travelling or clothing expenses, other than as specifically stated above. If transportation occurs in a vehicle or device other than (1) operated under the licence for the conveyance of passengers for hire, the reimbursement of transportation expenses will be limited to a maximum of \$0.20 per kilometre travelled.

This benefit is payable only once in connection with Injuries and Losses suffered by any one Insured Employee, regardless of the number of policies providing coverage for this benefit for such Insured Employee, that may be issued by AIG Insurance Company of Canada.

### **Seat Belt Benefit**

Pays an additional benefit of 10% of the Principal Sum to a maximum of \$50,000 if you suffer a covered accidental death while operating or riding as a passenger in a private passenger automobile in which the seat belt was properly fastened.

### **Dependent Child Educational Benefit**

Pays an annual benefit of up to 5% of the Principal Sum to a maximum of \$5,000 per school year for the tuition costs of each Dependent Child who is enrolled in post-secondary education if you suffer a covered accidental death. The benefit is payable for up to four consecutive years.

### **Spousal Educational Benefit**

Pays a benefit of up to \$15,000 for your Spouse's expenses in enrolling in a professional or trades training program for the purpose of obtaining an independent source of income, if you suffer a covered accidental death and such expenses are incurred within 30 months of your death.

### **Funeral Expense**

Pays a benefit of up to \$5,000 to reimburse funeral expenses if you suffer a covered accidental death.

### **Waiver of Premium**

Waives premium payments under the Plan if you are receiving disability benefits under the group life insurance policy provided by VIA Rail Canada Inc..

## **Continuance of Coverage**

Your coverage will continue for up to 12 months during a temporary lay-off, short-term disability leave, approved leave of absence or maternity leave provided premiums are paid.

## **Conversion Privilege Benefit**

If you leave your job for any reason, you have 90 days to convert your coverage under the Plan to an individual insurance policy providing comparable coverage and with a coverage amount not greater than the Principal Sum at individual rates in force at that time.

## **Policy Exclusions**

The Plan will not cover any losses caused in whole or in part by, or resulting in whole or in part from, the following:

- (a) suicide or any attempt thereof by you while sane;
- (b) self inflicted injury or any attempt thereof by you while sane or insane;
- (c) declared or undeclared war or any act thereof;
- (d) sickness, disease, or bodily infirmity whether the loss or claim results directly or indirectly from any of these;
- (e) mental incapacity whether the Loss or claim results directly or indirectly from any mental incapacity;
- (f) sustained while you are undergoing the medical or surgical treatment of sickness, disease, or bodily or mental infirmity;
- (g) stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm;
- (h) travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if you are:
  - i. riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;
  - ii. performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
  - iii. riding as a passenger in an aircraft owned or leased by VIA Rail Canada Inc.;
- (i) infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes;
- (j) injury or Loss sustained if you are on full-time active duty in the armed forces or organized reserve corps of any country or international authority. (Unearned premium for any period for which you are on full-time active duty shall, upon application to AIG Insurance Company of Canada by VIA Rail Canada Inc., be refunded);
- (k) injury or Loss sustained while you are under the influence of alcohol and operating any vehicle or means of transportation or conveyance while your blood alcohol is over 80 milligrams in 100 millilitres of blood;
- (l) injury or Loss sustained while you are under the influence of a drug or substance which is controlled as specified under the Controlled Drug and Substances Act (Canada) unless taken pursuant to the advice of and in strict accordance with the instructions of a duly licensed physician;
- (m) the commission or attempted commission by you or injury incurred while you are in the course of committing or attempting to commit any act which if adjudicated by a court would be an indictable offence under the laws of the jurisdiction where the act was committed; and
- (n) an act, attempted act or omission taken or made by you, or an act, attempted act or omission taken or made with your consent, for the purposes of interrupting the blood flow to your brain or to cause asphyxiation to you whether with intent to cause harm or not; and
- (o) natural causes.

## **Termination Date**

Coverage ends on the earliest of:

- 1) the date the policy is terminated;
- 2) the premium due date if premiums are not paid when due;
- 3) the date you

no longer satisfy the definition of an Insured Employee; or (4) the first day of the month following the date you no longer belong to an Eligible Class of Employees as set out in the Policy.

This brochure provides only brief descriptions of the coverage available. The full details of the coverage are contained in the Policy including limitations, exclusions and termination provisions. If there are any conflicts between this document and the Policy, the Policy shall govern. Insurance is underwritten by AIG Insurance Company of Canada.

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## Respecting your privacy

Respecting your privacy is a priority for the Sun Life Financial group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit [www.sunlife.ca/privacy](http://www.sunlife.ca/privacy).

## You have a choice

We will occasionally inform you of other financial products and services that we believe meet your changing needs. If you do not wish to receive these offers, let us know by calling 1-877-SUN-LIFE (1-877-786-5433).



## About Sun Life Financial

A market leader in group benefits, Sun Life Financial serves more than one in six Canadians, in over 12,000 corporate, association, affinity and creditor groups across Canada.

Our Core values – integrity, service excellence, customer focus and building value – are at the heart of who we are and how we do business.

Sun Life Financial and its partners have operations in 22 key markets worldwide including Canada, the United States, the United Kingdom, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda.

### Life's brighter under the sun

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

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