

Best Doctors® Services – A value-added benefit

Health Coverage Choice from Sun Life includes access to Best Doctors – an international physician network that can help you understand your medical condition and treatment options.

If you suspect that you, your spouse, dependent children, parents or parents-in-law have a medical condition, Best Doctors can help you get the information you need to make more informed decisions about your health care. Best Doctors can help you get:

- the right information,
- the right diagnosis,
- the right treatment.

Note: Best Doctors is not part of the policy. We cannot guarantee its availability. It may be withdrawn at any time.

TIP: PLANNING FOR RETIREMENT

Health coverage is an important part of your post-retirement plan. Very few employers offer health benefits during retirement, and many medical services are not covered or are only partially covered by provincial plans. Health Coverage Choice can help fill this gap.

mySunLife.ca

At mysunlife.ca, you can manage your Health Coverage Choice plan – it's easy, secure and paperless.

With this web service, you can:

- submit claims online,
- have claim payments deposited into your bank account, and
- view your coverage details and claim history.



Are you eligible?

If you have been covered by an employee benefits plan or a group retiree benefits plan – whether it was through your employer, your spouse's plan or your parent's plan – you can apply for Health Coverage Choice quickly and easily.

- You must apply within 60 days after your group benefits have ended.
- You may include your spouse and dependent children (if applicable) if they were insured through your group benefits plan.
- There are no medical requirements.
- Every person included on the application must have had similar health coverage under your group benefits plan. For example, to include dental coverage, you must have been covered for dental under your group benefits plan.
- All applicants must be Canadian residents covered under a provincial health plan and be age 74 or younger on the date you apply.

In Quebec all persons included on the application are required to have health coverage through the Régie de l'assurance maladie du Québec (RAMQ). They must also have and continue to have group drug coverage through an employer, a membership in an order or association or, if not, through RAMQ. A person not covered under a group benefits plan or through RAMQ is not eligible for coverage under Health Coverage Choice.

Plan types

There are three types of plans to choose from:

HEALTH AND DENTAL CHOICE A	HEALTH CHOICE B	HEALTH CHOICE C

DON'T WAIT – APPLY NOW

Health Coverage Choice is only available if you apply within 60 days after your group benefits have ended.



Take care of it right away with my Sun Life Mobile.

With my Sun Life Mobile app you can:

- submit claims, and
- manage your coverage right on your smartphone.

Questions? We're here to help.

Talk to an advisor about Sun Life today!

Visit www.sunlife.ca/hcc

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

Life's brighter under the sun

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810-3489-02-21



Health COVERAGE CHOICE



Leaving an employer no longer means leaving your health and dental benefits behind.

With Health Coverage Choice, you can continue receiving coverage similar to the group health benefits you have today.

Health Coverage Choice provides coverage for health-related expenses that aren't covered by your provincial health plan. This includes your day-to-day expenses for things like prescription drugs and visits to the chiropractor or physiotherapist, as well as coverage for unexpected medical emergencies. You can continue to have control over how you take care of your health and well-being. Health Coverage Choice provides you with excellent options for the health services you and your family need – at the level of care you deserve. Once issued, the plan is renewable every year for life.

Consider Health Coverage Choice when you are leaving a group benefits plan because you are:

- retiring – most employers do not continue to provide group benefits to retirees
- starting your own business,
- taking contract work, or
- leaving your spouse's or parent's plan.

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PLAN DETAILS

	HEALTH AND DENTAL CHOICE A	HEALTH CHOICE B	HEALTH CHOICE C
Prescription Drugs	<ul style="list-style-type: none"> All 3 plans include: No deductible Smoking cessation medication (\$250 lifetime maximum) 	<ul style="list-style-type: none"> 80% reimbursement \$400 annual maximum Up to \$5.00 paid towards dispensing fee on prescriptions 	<ul style="list-style-type: none"> 80% reimbursement \$1,000 annual maximum Full coverage of reasonable and customary dispensing fees up to the plan reimbursement
Supplemental Health Care	Reimbursement	• 80% reimbursement	• 100% reimbursement
	Hearing aids	• \$300 maximum every 5 years	• \$350 maximum every 5 years
	Accidental dental	• \$2,000 per fracture or injury	• \$5,000 lifetime maximum
	Ambulance	<ul style="list-style-type: none"> Ground ambulance service No coverage for air ambulance 	<ul style="list-style-type: none"> Ground ambulance service No coverage for air ambulance
	In-home nursing¹	• \$2,500 annual maximum and a \$20,000 lifetime maximum combined with medical equipment and services	• \$5,000 annual maximum and a \$25,000 lifetime maximum
Medical equipment and services		Medical equipment and services have a \$2,500 annual maximum and a \$20,000 lifetime maximum combined with in-home nursing	Medical equipment and services have a \$2,500 annual maximum
	Medically necessary MRI, ultrasounds, CAT and CT scans	• No coverage	• Reasonable and customary services and charges - for Quebec residents only
	Orthopedic shoes	• \$150 annual maximum	• \$200 annual maximum
	Blood glucose monitor	• \$150 every 5 years	• \$250 every 5 years
	Medically necessary wigs and hair pieces	• \$100 annual maximum	• \$350 lifetime maximum
	Wheelchairs, walkers and traction kits	• \$1,000 lifetime maximum	• \$4,000 lifetime maximum
	Hospital bed, oxygen	• Reasonable and customary services and charges	• \$1,500 lifetime maximum for hospital beds
	Casts, splints	• Reasonable and customary services and charges	• \$300 annual maximum
	Prosthetic appliances (eg. artificial limbs)	• Reasonable and customary services and charges	• Reasonable and customary services and charges
Vision Care	<ul style="list-style-type: none"> Vision care includes coverage for: Prescription eye glasses Prescription contact lenses Prescription sunglasses Laser eye surgery 	<ul style="list-style-type: none"> 100% reimbursement \$150 maximum every 2 years, including \$50 maximum per eye exam 	<ul style="list-style-type: none"> 100% reimbursement \$200 maximum every 2 years, including \$50 maximum per eye exam

- Note:**
- You must also apply to your province of residence as first payor. You can submit a claim to us for the unpaid portion.
 - All annual or lifetime maximums are per person and are based on a calendar year (January 1 to December 31).
 - We may change rates each year. If we do change the rates we'll send you written notice 45 days before the change.
 - Waiting periods begin on the day your coverage is effective.

	HEALTH AND DENTAL CHOICE A	HEALTH CHOICE B	HEALTH CHOICE C
Paramedical Practitioners	<ul style="list-style-type: none"> 80% reimbursement \$25 maximum per visit Up to \$250 per year, per practitioner Psychologist: \$50 per visit maximum up to \$250 per year 	<ul style="list-style-type: none"> 100% reimbursement No per visit maximum \$300 per year for each practitioner and combined maximum up to \$500 per calendar year Psychologist: \$60 per visit up to 7 visits per year 	<ul style="list-style-type: none"> 100% reimbursement No per visit maximum \$300 per year for each practitioner and combined maximum up to \$650 per calendar year Psychologist: \$60 per visit up to 10 visits per year
Semi-private hospital room	<ul style="list-style-type: none"> 50% reimbursement \$5,000 annual maximum 	<ul style="list-style-type: none"> \$175 daily maximum 85% reimbursement \$5,000 annual maximum Convalescent hospital: \$20 per day up to 180 days per incident 	<ul style="list-style-type: none"> \$200 daily maximum 85% reimbursement \$5,000 annual maximum Convalescent hospital: \$20 per day up to 180 days per incident
Combined lifetime maximum for above expenses²		• \$250,000 lifetime maximum	• \$300,000 lifetime maximum
Emergency travel medical	• No coverage	<ul style="list-style-type: none"> 100% reimbursement \$1 million lifetime maximum Coverage provided for the first 60 days of a trip Covers travel outside of your province or outside of Canada Available until the age of 80 If you have a pre-existing medical condition where symptoms have appeared or required medical attention, hospitalization or treatment (this includes changes in medication or dosage), and existed during the 9 months before your trip, expenses related to this condition are not included 	
Dental	To be eligible for dental coverage, everyone on the application must have had dental coverage through your group benefits plan		
		INCLUDED	OPTIONAL
Preventive	<ul style="list-style-type: none"> 80% reimbursement \$700 annual maximum 	<ul style="list-style-type: none"> 80% reimbursement \$700 annual maximum combined with restorative 	<ul style="list-style-type: none"> 80% reimbursement Year 1: \$750 annual maximum Year 2+: \$1,000 annual maximum combined with restorative
Restorative	• No coverage	<ul style="list-style-type: none"> 50% reimbursement \$700 annual maximum combined with preventive 1 year waiting period before coverage begins 	<ul style="list-style-type: none"> 50% reimbursement \$1,000 annual maximum combined with preventive 1 year waiting period before coverage begins

- ¹ In-home nursing includes services of registered nurses, registered practical nurses or registered nursing assistants.
² Lifetime maximum applies to drug, supplemental health care, paramedical practitioners, vision and semi-private hospital room.

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