

Best Doctors® Services – A value-added benefit

Personal Health Insurance 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 It may be withdrawn at any time.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: TAX ADVANTAGES

There may be tax advantages for self-employed individuals and business owners. Individuals may be able to include premiums as part of their medical expenses when calculating tax credits. Talk to your tax or legal advisor for tax guidance.

mySunLife.ca

At mysunlife.ca, you can manage your Personal Health Insurance 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.



No two people are exactly the same

We've designed Personal Health Insurance so you can make the choices best suited to you:

- **Young individual/couple:** the protection you need at an affordable price.
- **Growing families:** multi-person protection for you and your family that fits your budget with no surprises.
- **Self-employed/small business owner:** offering coverage to your employees may help you attract and retain the best talent with potential tax advantages.
- **Close to retirement:** the coverage you need if you're retiring soon or leaving a company's group health plan.

When you choose Personal Health Insurance from Sun Life, you can be confident you're getting the protection that's right for you.



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 Personal Health Insurance.



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/personalhealth

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

Life's brighter under the sun

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PERSONAL Health INSURANCE



Greater control over your day-to-day health expenses can be within reach for you and your family

When you don't have health benefits through an employer, the cost of health care expenses can add up. That's why Personal Health Insurance protection is a healthy financial decision, especially for those without group benefits coverage or those who are about to lose coverage.

Personal health insurance coverage

- Available to individuals for single person coverage
- Available to age 69
- Available to couples or families for multi-person coverage
- Once issued, the plan is renewable every year for life

Plan types

There are three types of plans to choose from:

BASIC PLAN	STANDARD PLAN	ENHANCED PLAN
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PLAN DETAILS

	BASIC PLAN	STANDARD PLAN	ENHANCED PLAN
Prescription drugs	<p>All 3 plans include:</p> <ul style="list-style-type: none"> No deductible Smoking cessation medication (\$250 lifetime maximum) 	<ul style="list-style-type: none"> 60% reimbursement \$750 annual maximum Excludes oral contraceptives Up to \$5.00 paid towards dispensing fee on prescriptions 	<ul style="list-style-type: none"> 70% reimbursement on first \$7,000 of annual eligible expenses (\$4,900 paid expenses) 100% reimbursement on next \$93,000 of annual eligible expenses Excludes oral contraceptives Coverage of reasonable and customary dispensing fees up to the plan reimbursement
Supplemental Health Care	Deductible and reimbursement	<ul style="list-style-type: none"> 60% reimbursement No deductible 	<ul style="list-style-type: none"> 100% reimbursement No deductible
	Hearing aids	<ul style="list-style-type: none"> \$400 maximum every 5 years 	
	Accidental dental	<ul style="list-style-type: none"> \$2,000 per fracture or injury 	
	Ambulance	<ul style="list-style-type: none"> Ground or air ambulance services 	
	In-home nursing¹ and home care	<ul style="list-style-type: none"> \$2,500 annual maximum and a \$20,000 lifetime maximum combined with medical equipment and services 	<ul style="list-style-type: none"> Combined \$5,000 annual maximum and a combined \$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 and home care	Medical equipment and services have a \$5,000 annual maximum
	Medically necessary MRI, ultrasounds, CAT and CT scans	<ul style="list-style-type: none"> \$750 combined annual maximum - for Quebec residents only 	<ul style="list-style-type: none"> Reasonable and customary services and charges - for Quebec residents only
	Orthopedic shoes	<ul style="list-style-type: none"> \$150 annual maximum 	<ul style="list-style-type: none"> \$200 annual maximum
	Blood glucose monitor	<ul style="list-style-type: none"> \$150 every 5 years 	<ul style="list-style-type: none"> \$300 every 5 years
	Medically necessary wigs and hair pieces	<ul style="list-style-type: none"> \$100 annual maximum 	<ul style="list-style-type: none"> \$500 lifetime maximum
	Wheelchairs, walkers and traction kits	<ul style="list-style-type: none"> \$1,000 lifetime maximum 	<ul style="list-style-type: none"> \$4,000 lifetime maximum
	Hospital bed, oxygen	<ul style="list-style-type: none"> Reasonable and customary services and charges 	<ul style="list-style-type: none"> \$1,500 lifetime maximum for hospital beds
	Casts, splints	<ul style="list-style-type: none"> Reasonable and customary services and charges 	<ul style="list-style-type: none"> \$500 annual maximum
	Prosthetic appliances (e.g., artificial limbs)	<ul style="list-style-type: none"> Reasonable and customary services and charges 	<ul style="list-style-type: none"> Reasonable and customary services and charges Breast prosthesis: \$200 annual maximum
	Vision care	<ul style="list-style-type: none"> No coverage 	<ul style="list-style-type: none"> 100% reimbursement \$150 maximum every 2 years, including \$50 maximum per eye exam 1 year waiting period before coverage begins

	BASIC PLAN	STANDARD PLAN	ENHANCED PLAN	
Paramedical Practitioners	<p>Paramedical practitioners include:</p> <ul style="list-style-type: none"> Chiropractors, including 1 x-ray examination per calendar year Registered massage therapists Naturopaths and acupuncturists Osteopaths, including 1 x-ray examination per calendar year Physiotherapists Podiatrists or chiropodists, including 1 x-ray examination per calendar year Speech language pathologists Psychologists 	<ul style="list-style-type: none"> 60% reimbursement \$25 maximum per visit Up to \$250 per year, per practitioner 	<ul style="list-style-type: none"> 100% reimbursement No per visit maximum Up to \$300 per year, per practitioner 	
Emergency travel medical	<ul style="list-style-type: none"> 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	<p>Plans with preventive dental coverage include:</p> <ul style="list-style-type: none"> Examinations and diagnosis Tests, x-rays and lab exams White fillings Space maintainers for children under 12 years of age Scaling, minor extractions Pit and fissure sealant for children under 19 years of age Recall visits every 9 months 	Preventive	<p>INCLUDED</p> <ul style="list-style-type: none"> 60% reimbursement \$500 annual maximum 3 month waiting period before coverage begins 	<p>OPTIONAL</p> <ul style="list-style-type: none"> 70% reimbursement \$750 annual maximum 3 month waiting period before coverage begins
		Restorative	<ul style="list-style-type: none"> No coverage 	<ul style="list-style-type: none"> No coverage
		Orthodontics	<ul style="list-style-type: none"> No coverage 	<ul style="list-style-type: none"> No coverage
Semi-private hospital room	<p>Consider adding the optional benefit of a semi-private hospital room to any of the three plans.</p>	<p>OPTIONAL ON ALL PLANS</p> <ul style="list-style-type: none"> 85% reimbursement Coverage up to \$200 daily and \$5,000 annually Convalescent hospital: \$20 per day up to 180 days per incident 		

- 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.
 - You and all persons included in your application must be Canadian residents covered under a provincial health plan.

¹ In-home nursing includes services of registered nurses, registered practical nurses or registered nursing assistants.
 This brochure does not form part of your policy. If there are any inconsistencies between the content of this brochure and your policy, the terms of your policy will apply. Your policy includes exclusions and limitation of coverage. If you look over your new policy and decide it doesn't meet your needs, you can cancel it with no obligation within 10 days of receiving it. We'll refund your money. It's important to give us accurate information when you apply. Otherwise, we could cancel your policy or deny any claims.