

Plan Amendment

to Extended Health Care and/or Dental Care

This notice serves to inform you that an amendment will be made to your group benefits plan. The changes will become effective **August 26, 2006**. All claims adjudicated on or after that date will take into account the amended terms.

Sun Life Assurance Company of Canada is changing your plan documents to include a series of wording changes and to reflect changes in the way certain benefits are administered. Please keep a copy of this amendment notice with your plan documents for future reference.

Your plan documents will be revised as follows:

1. Services of a psychologist will no longer require a doctor's referral.
2. Coverage for convalescent hospital will not have to follow a stay of at least five days in a hospital or be within 14 days of release from the hospital (i.e. coverage will be provided as long as it is primarily for rehabilitation, and not for custodial care).
3. Treatment for accidental injury to teeth will be covered when treatment is received within 12 months of the accident. This change applies while dental benefits are in effect. Coverage provided after contract termination for accidental injury to teeth is not affected by this change, i.e. the six-month time limit will continue to apply.
4. Coverage for artificial limbs will no longer exclude myoelectric appliances.
5. Coverage for laboratory services will include diagnostic services performed outside of a hospital (for example, in a doctor's office), except if the covered person's provincial plan prohibits payment of these expenses under an insurance contract.
6. Coverage for laboratory services will include ultrasounds when performed outside a hospital, except if the covered person's provincial plan prohibits payment of these expenses under an insurance contract.
7. Vision care coverage will include prescription sunglasses and safety glasses with corrective lenses.
8. Dental plans that already cover crowns with bridges and/or dentures will include implant-related crowns, bridges and dentures up to the same amount payable for a tooth-supported crown or a non-implant-related prosthesis. All other expenses related to implants, including surgery charges, will not be covered.
9. Under both Extended Health Care and Dental Care, state that services or supplies payable or available (regardless of any waiting list) under any government-sponsored plan or program are not covered unless explicitly listed as covered under the plan
10. Define the concepts of "medically necessary" and "experimental or investigational." Sun Life Assurance Company of Canada will not pay for services or supplies:
 - that are not generally recognized by the Canadian medical profession as effective, appropriate and required in the treatment of an illness in accordance with Canadian medical standards, or
 - that are not approved by Health Canada or other government regulatory body for the general public
11. Add wording to confirm that expenses covered under the group benefits plan must qualify under the Income Tax Act (Canada) as eligible medical expenses.
12. Remove the words "therapeutic" and "temporary" from the definition of medical equipment, and specify that, if alternate equipment is available, eligible expenses are limited to the cost of the least expensive equipment that will meet the claimant's basic medical needs.
13. Add ultrasounds performed outside a hospital as a separate item under diagnostic services.