

MY COVERAGE

Your group benefits guide



WELCOME to your group benefits plan

This guide will help you make the most of your group benefits plan from Spectrum Society for Community Living.

As your new benefits plan provider, we want to make things easy for you. Your benefits plan represents one of the most valuable pieces of your total compensation package, so take a few minutes to read through this guide. Explore how your group benefits plan can provide the important coverage you need to pay for expenses for you and your family. Please note: If you or your dependents are presently covered under another group plan for Extended Health Care and/or Dental and you have refused benefits under the Spectrum Society for Community Living plan, certain sections of this guide will not apply to you.

INSIDE THIS GUIDE

- Learn how to get started with registration.
- Find a registration checklist that outlines the important things that you need to do.
- Find two double-sided cards on the back cover - one side with your drug card and the other side for travel coverage. The reference numbers on the drug side apply to your travel coverage benefits too!
- Check out the tips and information about how to maximize your coverage and services from Sun Life.

MAKING CLAIMS DURING THE MOVE TO SUN LIFE

If you are claiming for expenses that you incurred before January 1, 2019, please send the claim to your previous insurer by March 1, 2019.

All claims for expenses that you incur on or after January 1, 2019, should be sent to Sun Life Financial.

Coverage effective dates are subject to any relevant waiting periods that may apply. For details, see your benefits booklet (if applicable) or ask your benefits administrator.

YOUR ACCOUNT INFORMATION

Here's your contract number. You'll need this for registration (details on page 3) and any time you call us.

Extended Health Care and Dental benefits

103154



Write down your Member ID number for future reference (details on page 3).

Your Member ID number



You can enjoy easy, one-stop access to information about your group benefits – online or on the phone – with Sun Life Financial. Your coverage with Sun Life starts on January 1, 2019. You can contact us if you have any questions as of that date. Call us at 1-800-361-6212 or sign in at mysunlife.ca to view your coverage.



REGISTRATION



REGISTER FOR YOUR SUN LIFE ACCOUNT

If you're new to Sun Life, 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, member ID and your email address. Your group contract number is: **103154**. Your Member ID number is **your member ID**.

- Go to mysunlife.ca and select **Register** under the "Sign in" button.
- Enter your date of birth, country of residence and postal code.
- Select "Health/dental benefits."
- You will be asked to enter your contract number, your Member ID and some additional information.
- If we have your email address on file, we will email you your temporary registration code. Otherwise, we will send it by mail.
- Enter your email and create your password.

ALREADY A SUN LIFE PLAN MEMBER

If you've been a Sun Life member with a previous employer, or have your own personal Sun Life account, you can use your existing access ID and password. Forgot your access ID or password? Select the **I forgot my Sign-in ID** or **I forgot my password** link at mysunlife.ca or call 1-800-361-6212.

Your registration checklist

- Register for your access ID and password at **mysunlife.ca**
- Learn more about your group benefits plan. Go to **mysunlife.ca**
- Tell your dentist and pharmacist that you are now covered with Sun Life Financial and give them your new contract number.
- Register for direct deposit so your claim payments are deposited straight into your account.
- A plastic drug card with your name will be sent to you at home.
- Download the mobile app to access your plan details on the go (if applicable).



GROUP BENEFITS FRAUD: A GROWING BUT PREVENTABLE RISK

Group benefits fraud can have a direct impact on you and your coverage. When fraud occurs, your employer pays higher premiums to help cover the loss. What can you do to help? Start by knowing and understanding what is covered under your plan and how to use your coverage the right way. And report suspicious activity to **1-888-882-2221** or visit sunlife.ca/fraudmanagement. We ensure plan member confidentiality is protected.

Refer to your benefits booklet for full details of eligible expenses under your plan, including limitations, exclusions and conditions of coverage.



TIPS

Here are some tips that can help you make the most of your group benefits.

COORDINATE BENEFITS WITH YOUR SPOUSE

If you have a spouse who also has a benefits plan with family coverage, you may be able to claim benefits under both plans. Coordination of benefits (COB) allows you to claim under both plans for up to a combined maximum of 100% of the eligible (reasonable and customary) amount of the coverage expense. To find out how to do this on mysunlife.ca, go to the **Benefits** section, on the **home** page, click on **Benefits centre**, then follow the **Coordination of benefits** link on the right side of the **Quick view** page. When claiming for a child, remember that the first payer under the COB rules will generally be the parent with the earlier birth date in the calendar year.

BENEFICIARIES

It is recommended that you nominate a beneficiary to ensure that in the event of a life claim, payment can be made promptly and according to your wishes. You can print the beneficiary form at any time from the Coverage Summary page, accessible from the Enrolment and coverage summary link on the home page.

SHOP AROUND FOR THE BEST DISPENSING FEE

A dispensing fee is the amount pharmacies charge for their professional services when they fill a prescription. These fees can vary widely from pharmacy to pharmacy. The dispensing fee is not usually covered by your benefits plan, so shopping around for lower fees can save you money every time you fill a prescription. You may also be able to save money on most dispensing fees for continual medications by having your doctor prescribe them for long periods, so you'll need to fill your prescriptions less often.

TELL US ABOUT YOUR PROVINCIAL PHARMACARE REGISTRATION

If you live in a province that requires you to register for your provincial Pharmacare program or special support program (British Columbia, Saskatchewan and Manitoba), call our Client Care Centre at 1-800-361-6212 to let us know if you have registered. This will ensure that we process your drug claims correctly.

UPDATE YOUR RECORDS

Make sure your information is kept up to date by informing your HR department of any changes to your dependents, contact details, beneficiary or an applicable Life Event. A Life Event is a change in your personal situation that provides you with an opportunity to reconsider your benefit selections. Your HR Department will have 31 days from the date of the event to advise Sun Life to make any changes to your benefits plan.

The following may qualify as a Life Event:

- Marriage
- Divorce or legal separation
- Birth/adoption of a child
- Death of a dependent (spouse or child)
- Gain or loss of spouse's coverage

Refer to your benefits booklet for the specific rules under your plan.

Your benefit year is from January to December. You will keep the benefits you initially select until your next re-enrolment unless you have a qualifying Life Event.

GO GREEN WITH PAPERLESS CLAIMS

Be environmentally friendly by submitting your claims and viewing your statements online. It's a greener choice than paper claim forms and statements and you benefit too because you get your claim payments faster.



SUBMIT ON THE GO, AND DO SO MUCH MORE, WITH OUR MOBILE APP!

When you download the **my Sun Life Mobile app** from Google Play or the Apple App Store, you can do more than just submit and pay your health claims. You can direct claim payments into your bank account or Group RRSP, TFSA or NREG account*, use Provider Search and Ratings, and find helpful resources by accessing the Fitness and wellness tool. Learn more at sunlife.ca/mobile

* if applicable

App Store is a trademark of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google Inc.



Group benefits you can **COUNT ON**

Your group benefits play an important role in your overall health. Whether you're at home or on the go, we want to make accessing your benefits easy – the way it should be. Look up and manage your information on your desktop, your smartphone, or by calling us!

mysunlife.ca gives you access to your benefits information and claims. It's fast, easy and convenient, and your personal information is kept strictly confidential.

MAKING CLAIMS

- **Online** – After you sign in to mysunlife.ca, click the **Submit a claim** link, select the type of claim you'd like to submit, and you'll be guided through a few easy steps. Most claims are processed instantly and if you set up direct deposit, we can deposit your claim directly into your bank account, usually within 24 to 48 hours of processing.
- **Mobile** – Download the my **Sun Life Mobile app** (if applicable) on your phone and you can submit claims instantly, on the go. The mobile app is the fastest way to submit and receive your benefits claim. The app is available from Google Play and the Apple App Store.
- **Paper claims** – You can download paper claim forms from mysunlife.ca with your personal information already filled in. Just complete the information about your claim, then print, sign and send it to us at the address on the form. Don't forget to attach your receipts.
- **Drug claims** – Your Pay-Direct Drug card provides instant payment of your covered drug expenses at the pharmacy.
- **Once your benefits plan is active, sign up for direct deposit** – it's easy, fast and convenient. To sign up, select **Benefits centre** on the home page and then select **Direct deposit** from the "Take me to..." list on the Quick view page. Then just click on **Register**, provide your bank information and email address, and you're done.

Please note that if you wish to have your claim payments direct-deposited into your bank account, you must follow this step and register with Sun Life even if you have previously registered for direct deposit with your previous carrier.

CHECK YOUR COVERAGE

From the **Coverage information** link in the Benefits section of mysunlife.ca you can find links to your coverage details. Click on **Drug look up** under **Drug coverage** to enter a drug name or drug identification number to see if it's covered under your plan. You can also look up details of your coverage by clicking on **Medical coverage** or **Dental coverage**.

WELLNESS CENTRE – YOUR ONLINE GUIDE TO GOOD HEALTH

From the mysunlife.ca home page, click on **Wellness Centre** in the Benefits section. From here you can discover tools to help manage your health, including information about medical conditions, drugs and treatments, wellness assessments and healthy lifestyle suggestions, plus help navigating the Canadian health care system.

MORE THINGS YOU CAN DO ONLINE

- View your claims statements and your medical and dental claims history.
- Search for paramedical providers using the Provider Search and Ratings tool and access healthy lifestyle resources using the Fitness & wellness tool.
- See when you're eligible for your next dental check-up.
- Print an "all-in-one" coverage card to keep in your wallet.
- Check when your plan will cover your next purchase of glasses or lenses.
- Send a secure message. If you have a confidential question, you can send us a secure message through our website. Simply select Secure messages from above the blue navigation bar and follow the instructions from there. Your message and our response will remain completely confidential.

MY CHOICE PLANS – DESIGNED TO GO WHERE YOU GO!

At some point we all leave a group plan, but that doesn't mean we have to leave our coverage behind. If you leave your employer, you may be able to keep your coverage with Sun Life Financial, without having to provide proof of good health, if you apply within the specified time limit.

WE CAN TELL YOU MORE!

Simply call 1-877-893-9893 any business day between 8:30 a.m. and 4:30 p.m. ET and ask our representatives to tell you more about the My CHOICE plans that are available to you and your family.



CALL US – 1-800-361-6212

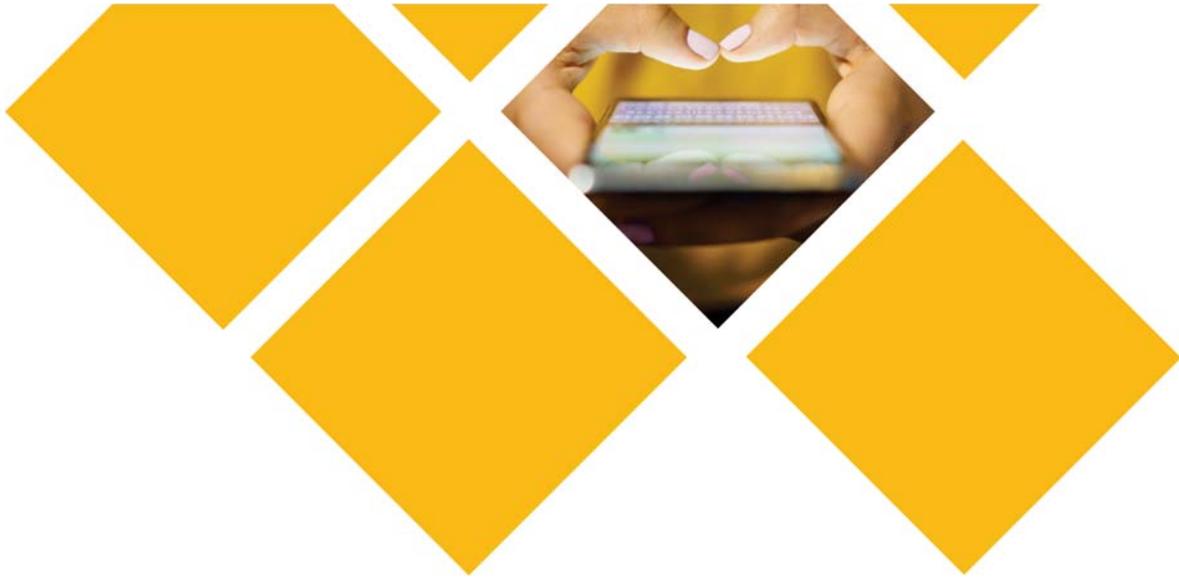
If you have any questions about your group benefits program, you can contact our Client Care Centre any business day between 8 a.m. and 8 p.m. ET. We look forward to speaking to you.



You can also chat with a Sun Life representative, or send us a secure message right from your mysunlife.ca account.



Or, call us directly from the app. Click on the **contact us** link — we will know who you are because your plan details are linked to the call through the app.



Sun Life RightDirections™
**Employee Assistance
Program (EAP)**

24/7, confidential assistance with:

- Family and social relationships
- Depression, anxiety, stress, dependency issues
- Workplace-related issues and career planning
- Legal and financial advice*
- Wellness issues, health and fitness coaching, nutrition support and smoking cessation
- Crisis and traumatic events

* Does not include employment or workplace issues, criminal law, asset management, or accounting services.

Call **1-855-544-7722** or visit
www.workhealthlife.com/sunlife





MY DRUG AND TRAVEL COVERAGE CARDS



EMERGENCY TRAVEL ASSISTANCE

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

Your travel benefit gives you access to the expertise of AZGA Service Canada Inc. (Allianz Global Assistance), our emergency travel assistance provider. In the case of a medical emergency while you are travelling out of your home province, this service can help you and your family 24 hours a day, 7 days a week. Additional services can include support such as hotel accommodation and meals and replacement transportation tickets, if your return trip is delayed because of a medical emergency. See details and conditions on mysunlife.ca (from the home page, select "Benefits centre", then "Travel benefit" in the "Take me to..." column on the right). You can also use your smartphone as your travel card if you have downloaded the my Sun Life Mobile app.

Note that in case of emergency you or someone with you must call the Allianz Global Assistance operations centre before receiving medical care. Allianz Global Assistance must pre-authorize any invasive or investigative procedures (e.g., surgery, angiogram, MRI), except in extreme circumstances. If you don't contact Allianz Global Assistance your claim could be reduced or declined.

DRUG CARD

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

For drug claims, your Pay-Direct Drug card provides instant payment of your covered drug expenses. **Don't forget to show it to the pharmacist when you drop off your prescriptions.** If you have dependents and need additional cards for their use, sign in to our website at mysunlife.ca to print extra copies. If it is not already included, write your information on the front of this card, as you will need it at the pharmacy. This card is also valid for deferred payment reimbursement plans.

Please note that the plastic drug card mailed to you will only include drug card information and will not have the Emergency Travel Assistance information on the back side of the card.

TRAVEL CARD



If you need any medical assistance, contact Allianz Global Assistance immediately. (This is a requirement of your plan.)

Physicians and hospitals can call to confirm benefits and arrange direct payment.



24/7 assistance

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

From anywhere else: 1-519-514-0351

Call collect through an international operator.

Fax: 1-519-514-0374

DRUG CARD



MEMBER'S NAME			
16	103154	01	01
CARRIER No.	GROUP CONTRACT No.	MEMBER ID No.	ISSUE No.

Use of this card authorizes Sun Life, its agents and service providers to collect, use and disclose information about me, my spouse or dependents to any person or organization including the pharmacy, health care practitioners, institutions, investigative agencies, insurers and where appropriate my plan sponsor, for the purposes of underwriting, administration, audit, paying claims and patient safety. If I am a spouse or a dependent, my information will be shared with the plan member. To review Sun Life's privacy policy, visit www.sunlife.ca.

assure

Spectrum Society for Community Living All employees

The following benefits are insured by Sun Life:

Insured Contract Number: 103154

Extended Health
Dental

If there are any discrepancies between the group contract and the information in this guide, the group contract will take priority.

PRIVACY AND YOUR PLAN

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 sunlife.ca/privacy.

DISCLAIMER

This guide includes a general summary of the plan. All benefits will be paid in accordance with the provisions of the official plan documents. Your employer and Sun Life Financial reserve the right to alter, amend or terminate the plan at any time.

DRUG CARD		Sun Life Financial	
MEMBER'S NAME _____			
16	103154	01	
CARRIER No.	GROUP CONTRACT No.	MEMBER ID No.	ISSUE No.
Use of this card authorizes Sun Life, its agents and service providers to collect, use and disclose information about me, my spouse or dependents to any person or organization including the pharmacy, health care practitioners, institutions, investigative agencies, insurers and where appropriate my plan sponsor, for the purposes of underwriting, administration, audit, paying claims and patient safety. If I am a spouse or a dependent, my information will be shared with the plan member. To review Sun Life's privacy policy, visit www.sunlife.ca .			
assure			

TRAVEL CARD		Sun Life Financial	
If you need any medical assistance, contact Allianz Global Assistance immediately. (This is a requirement of your plan.)			
Physicians and hospitals can call to confirm benefits and arrange direct payment.			
24/7 assistance		In the USA and Canada, call: 1-800-511-4610	
		From anywhere else: 1-519-514-0351	
		Call collect through an international operator.	
Allianz Global Assistance		Fax: 1-519-514-0374	

Life's brighter under the sun

Sun Life Assurance Company of Canada

sunlife.ca

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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