



# We're here for you

Insurance and savings plans that fit your life today and in the future.



**Sun Life**

Life's brighter under the sun

## How Sun Life can help

Going through a job change isn't easy. It involves many different emotions, questions and important decisions. We're here to help you through it.

We understand that replacing your workplace insurance coverage and deciding what to do with your workplace savings may not be what matters most to you right now. We offer a range of health and dental, life, and critical illness coverage options – including guaranteed-issue plans that are **only available within a limited timeframe**, so it's important to act soon.

To help, we've created insurance and savings plans to fit your needs – both now and in the future. Here are some of the reasons to consider staying with us.



### Helpful advice when you need it

Our team of licensed financial services consultants (registered as financial security advisors in Quebec) can assess your coverage and savings needs today, and recommend solutions that match your budget.



### Protect what matters most by replacing your coverage

Contact us within the time frames outlined in the table on page 3 to replace your life insurance, critical illness insurance, or health and dental benefits.



### Flexibility to choose what's right for you

We'll help you choose the right coverage based on your needs. You can always add more, make changes to or cancel your coverage at any time.



### Easy and convenient access to your coverage info

You'll be able to review and manage your coverage through [mysunlife.ca](https://mysunlife.ca) and the **my Sun Life Mobile app**, using the same sign-in ID and password from your workplace plan.



### In-person guidance and support

If you prefer in-person guidance and support, or you're looking for full service advice, we can refer you to a Sun Life advisor in your area. An advisor can also look at your full financial picture.

You can have confidence in continuing your relationship with a provider that millions of Canadians trust with their lifetime financial security



Sun Life Assurance Company of Canada is the insurer, and is a member of the Sun Life Financial group of companies.

# Replacing your life insurance and health benefits is easy – just give us a call

*All the life and health insurance options in this brochure have applicable maximums, as outlined on pages 5-11.*

We've summarized your options here, with more details in the *Understanding your options* section on page 5. Some of these options are only available for a limited time, so act now. Call us at **1-877-893-9893** and a financial services consultant will help find the right insurance and health benefit solutions to meet your financial needs and budget and help you enrol over the phone.

Life insurance		Critical illness insurance	Health insurance	Retirement savings
Guaranteed conversion	My Life Choice	Choices Critical Illness Insurance	My Health Choice	Group Choices Plan
<b>Eligibility window</b> (starts the day your workplace coverage ends)				
31 days	60 days	60 days	60 days	Anytime
Convert your life insurance to a new, individual policy with no health questions or medical tests. For Quebec residents, coverage is also available for your spouse and children.	Transfer your and your spouse's life insurance coverage if you're age 18 to 65. A few simple health questions apply.	If you had critical illness coverage with Sun Life through your employer, you may transfer it for yourself, your spouse and your children without any health questions or medical tests.	Replace extended health and dental insurance with no medical exam if you're age 18 to 74.	Grow and manage the savings from your workplace retirement and savings plan.
<b>Over age 65? Call us today to learn about other products available to you.</b>				

## We're here to help. Call or go online today.



**1-877-893-9893**  
8 a.m. to 8 p.m. ET | Monday to Friday



Sign in to [mysunlife.ca](https://mysunlife.ca) and select **my financial centre > Requests > Leaving the plan**





# Understanding your options

Use the information below to help you decide what's right for you. You can read it on your own or give us a call to go over it together. We'll take as much time as you need to answer all your questions and help you make the right choice.

Your spouse can be either by marriage or someone you've been living with for at least one year and refer to as your spouse or partner in public.

## Life insurance options

You have two options available to replace your workplace life insurance coverage, depending on your needs. If replacing your life insurance is a temporary need, we have a flexible, low-cost option called My Life Choice. If you have a need for long-term coverage or you'd prefer not to answer any health questions, you may prefer speaking with a Sun Life advisor to review your guaranteed conversion options. An advisor can also discuss other life insurance options to make sure you get the right coverage. Speaking with a financial services consultant is the best way to determine which option is right for you. Simply call us at **1-877-893-9893** from 8 a.m. to 8 p.m. ET, Monday to Friday, and we'll help you choose what's right for you.

	Guaranteed life insurance conversion	My Life Choice
<b>What is it?</b>	<ul style="list-style-type: none"> <li>An individual policy, either for a specific term or permanent coverage</li> <li>Coverage is guaranteed</li> <li>Purchased through a Sun Life Advisor</li> </ul>	<ul style="list-style-type: none"> <li>An individual policy, term coverage only</li> <li>A few health questions to qualify</li> <li>Purchase over the phone with a licensed financial services consultant</li> </ul>
<b>Who can apply?</b>	<ul style="list-style-type: none"> <li>For you and your spouse</li> <li>For residents of Quebec, for you, your spouse and your children</li> </ul>	<ul style="list-style-type: none"> <li>For you and your spouse, if you're between the ages of 18-65</li> </ul>
<b>When do you have to apply?</b>	<ul style="list-style-type: none"> <li>Within <b>31 days</b> from the date your workplace coverage ends</li> </ul>	<ul style="list-style-type: none"> <li>Within <b>60 days</b> from the date your workplace coverage ends</li> </ul>
<b>How long does coverage last?</b>	<ul style="list-style-type: none"> <li>You can choose the term of your coverage, which renews every year until age 65; or</li> <li>permanent life insurance coverage, which is fully paid up to age 100</li> </ul>	<ul style="list-style-type: none"> <li>Term coverage, which renews every year until age 80</li> <li>Reduction of 50% of face value at age 70</li> </ul>
<b>How much coverage is available?</b>	<ul style="list-style-type: none"> <li>Up to \$200,000, with no minimum amount</li> <li>Up to \$400,000 for residents of Quebec</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$1,000,000, with a minimum of \$1,000</li> </ul>
<b>What's involved when you apply?</b>	<ul style="list-style-type: none"> <li>No health questions or medical tests</li> </ul>	<ul style="list-style-type: none"> <li>A few simple health questions that vary based on how much coverage you apply for, but no medical tests</li> </ul>

<b>What does it cost?</b>	<ul style="list-style-type: none"> <li>• Premiums depend on the amount of coverage and whether you choose term or permanent coverage, but are typically higher since coverage is guaranteed</li> </ul>	<ul style="list-style-type: none"> <li>• Premiums depend on the amount of coverage, but are typically lower since you have to answer basic health questions</li> </ul>
<b>Is additional coverage available?</b>	<ul style="list-style-type: none"> <li>• Not on the term coverage, but you can add an accidental death benefit on the permanent life insurance coverage</li> </ul>	<ul style="list-style-type: none"> <li>• You can add accidental death coverage, which pays a benefit on top of any other insurance if your death is due to an accident</li> <li>• Ends at age 70</li> </ul>

*This summary does not provide full or complete product information. Please contact Sun Life Financial for the full terms and conditions, exclusions and limitations of the above policies.*

## Health insurance options

### **Choices critical illness insurance – for you, your spouse and your dependent children**

When transferring your coverage, we use the start date from your workplace coverage for your new plan. It means that certain exclusions that normally apply to new plans, such as the moratorium period, will not restart. During the moratorium period, you are not eligible for a benefit payment if you're diagnosed with, or have signs or symptoms of, a covered condition. It continues for 90 days for benign brain tumour and cancer, and 1 year for Parkinson's disease. We'll also use the start date of your workplace coverage for the pre-existing condition exclusion.

You and your spouse must be age 18 to 69 (or 65 if that's the maximum under your former employer's plan).

You'll have the option to extend your children's Choices critical illness coverage to an adult policy when they no longer qualify as a dependent, subject to a maximum amount.

### **My Health Choice – for you, your spouse and your dependent children**

We make it easy to keep health care and dental coverage for you and your family. If you're age 18 to 74, you can apply over the phone with one of our financial services consultants **within 60 days** of the date your group coverage ends.

There's no medical exam and you can get coverage for you, your spouse and your dependent children. As well, your dependent children can apply for their own My Health Choice coverage when they're no longer eligible under your plan. See page 8 for more details on eligible dependents.

If you're a Quebec resident, you must enrol for prescription drug coverage with RAMQ when you leave your workplace plan, unless you're eligible for group coverage elsewhere. My Health Choice doesn't take the place of a group health insurance plan providing prescription drug coverage and is second payer to comply with RAMQ. Visit [ramq.gouv.qc.ca](http://ramq.gouv.qc.ca) and select **Citizens > Prescription drug insurance** or call **1-800-561-9749** for more details.



---

**Best Doctors® – included with both health insurance options**

You, your spouse, dependent children, parents and parents in law will have access to Best Doctors, a medical consultation service. Best Doctors will provide an in-depth medical review of your case and/or information about resources within or outside of Canada, including availability, referral process and cost. In addition, if you get critically ill, you'll be connected with a leading expert to review your diagnosis and your treatment plan, and provide you with recommendations for moving forward. What's more, you can use Best Doctors' services up to 4 months from the time your critical illness claim is paid.

For more information about Best Doctors, call **1-877-419-2378** or visit **bestdoctors.com/canada**.

---



**Sun Life offers other health insurance products that may work for you – ask a financial services consultant what other products are available, call us at 1-877-893-9893**



## My Health Choice – three levels of extended health care and dental plans

We've highlighted the features of our My Health Choice plans below. Need more info to make a decision? You can request a sample My Health Choice policy by calling **1-877-893-9893**. We'll be happy to review the details with you.

To be eligible for the Standard with dental or Enhanced plans, you must have had dental coverage under your workplace plan or your retiree group plan.

The coverage maximums below are per insured and per calendar year unless otherwise stated. For maximums with a multi-year period (e.g. every two years), the period begins on the date you incur the first expense under that maximum. This coverage doesn't cover expenses paid for by government-sponsored health plans.

Eligible dependents include your children and your spouse's children (other than foster children) who aren't married and are under age 21. If your child is a full-time student in a recognized school, they're covered until the age of 25 as long as they are entirely dependent on you for financial support. As well, children who are physically or mentally incapable of self-support are covered as long as they became so while they were entirely dependent on you for financial support under one of the two same age eligibility requirements.



	Standard	Standard with dental	Enhanced
<b>Eligible expense limits (excluding emergency travel and dental)</b>			
<b>Lifetime maximum</b>	\$250,000	\$250,000	\$300,000
<b>Drugs</b>			
<b>Prescription drugs</b>	80% reimbursement, up to \$1,000 per year Coverage of reasonable and customary dispensing fees up to the coverage maximum.	80% reimbursement, up to \$1,000 per year Coverage of reasonable and customary dispensing fees up to the coverage maximum.	80% reimbursement, up to \$2,000 per year Coverage of reasonable and customary dispensing fees up to the coverage maximum.
<b>Drug coverage</b>	Drugs and drug supplies must be prescribed in writing by a dentist or physician and obtained from a pharmacist.		
<b>Vision</b>			
<b>Eyewear</b> <i>(e.g. glasses, contact lenses)</i>	\$150 every two years	\$150 every two years	\$200 every two years
<b>Eye exams</b>	Up to \$50 every two calendar years (every calendar year for dependents under age 18). Included in the vision maximum above.		



	Standard	Standard with dental	Enhanced
<b>Paramedical</b>			
<b>Paramedical services</b>	\$300 per practitioner, up to a maximum of \$500 per year for all services combined  Includes: acupuncturist, chiropodist, chiropractor, naturopath, osteopath, podiatrist, psychologist (\$60 per visit, maximum 7 visits per calendar year), physiotherapist, registered massage therapist and speech language pathologist.	\$300 per practitioner, up to a maximum of \$500 per year for all services combined  Includes: acupuncturist, chiropodist, chiropractor, naturopath, osteopath, podiatrist, psychologist (\$60 per visit, maximum 7 visits per calendar year), physiotherapist, registered massage therapist and speech language pathologist.	\$300 per practitioner, up to a maximum of \$650 per year for all services combined  Includes: acupuncturist, chiropodist, chiropractor, naturopath, osteopath, podiatrist, psychologist (\$60 per visit, maximum 10 visits per calendar year), physiotherapist, registered massage therapist and speech language pathologist.
<b>Hospital stays within Canada</b>			
<b>Hospital coverage</b>	85% reimbursement		
<b>Semi-private hospital</b>	Up to \$175 per day, up to a maximum of \$5,000 per year.	Up to \$175 per day, up to a maximum of \$5,000 per year.	Up to \$200 per day, up to a maximum of \$5,000 per year.
<b>Convalescent hospital</b>	Up to \$20 per day, for a maximum of 180 days per incident.		
<b>Medical service and equipment</b>			
<b>Ambulance (in Canada)</b>	Unlimited ground ambulance.	Unlimited ground ambulance.	Unlimited ground ambulance. Air ambulance to a maximum of \$5,000 per incident.
<b>Private duty nurse</b>	\$5,000 per year (\$25,000 lifetime maximum)		
<b>Accidental dental</b>	\$5,000 lifetime maximum		
<b>Hearing aids</b>	\$350 every five years	\$350 every five years	\$500 every five years
<b>Best Doctors®</b>	A valuable service available to you, your spouse, dependent children, parents and parents-in-law at any point during the policy's lifetime.  Best Doctors will provide an in-depth medical review of your case and/or information about resources within or outside of Canada, including availability, referral process and cost.		

**We're here to help. Call or go online today.**



**1-877-893-9893**

8 a.m. to 8 p.m. ET | Monday to Friday



Sign in to [mySunLife.ca](https://mySunLife.ca) and select **my financial centre > Requests > Leaving the plan**

	Standard	Standard with dental	Enhanced
<p><b>Medical services and equipment</b></p> <p><i>Please note: For some of the services and equipment listed here, we will pay when we receive proof that the insured person has applied for the applicable government funding. See a sample policy for details.</i></p>	<p>\$2,500 per year combined maximum for all expenses listed in each category:</p> <ul style="list-style-type: none"> <li>• Splints, trusses, braces or crutches: \$300</li> <li>• Breast prostheses: \$200</li> <li>• Orthopedic shoes, orthopedic alterations and orthotics (prescription required): \$200</li> <li>• Blood glucose monitor: \$250 every five years</li> <li>• Other: reasonable and customary for diagnostic services; casts, stockings, surgical brassieres, stump socks; radiotherapy or coagulotherapy; oxygen, plasma and blood transfusion; artificial limbs, eyes, and other prosthetics.</li> </ul> <p>The following expenses in this category are subject to the same \$2,500 calendar year limit as outlined above, but have the following lifetime maximums:</p> <ul style="list-style-type: none"> <li>• Wheelchairs: \$4,000</li> <li>• Hospital beds: \$1,500</li> <li>• Wigs (required as a result of alopecia, chemotherapy, or radiation therapy): \$350</li> </ul>	<p>\$2,500 per year combined maximum for all expenses listed in each category:</p> <ul style="list-style-type: none"> <li>• Splints, trusses, braces or crutches: \$300</li> <li>• Breast prostheses: \$200</li> <li>• Orthopedic shoes, orthopedic alterations and orthotics (prescription required): \$200</li> <li>• Blood glucose monitor: \$250 every five years</li> <li>• Other: reasonable and customary for diagnostic services; casts, stockings, surgical brassieres, stump socks; radiotherapy or coagulotherapy; oxygen, plasma and blood transfusion; artificial limbs, eyes, and other prosthetics.</li> </ul> <p>The following expenses in this category are subject to the same \$2,500 calendar year limit as outlined above, but have the following lifetime maximums:</p> <ul style="list-style-type: none"> <li>• Wheelchairs: \$4,000</li> <li>• Hospital beds: \$1,500</li> <li>• Wigs (required as a result of alopecia, chemotherapy, or radiation therapy): \$350</li> </ul>	<p>\$5,000 per year combined maximum for all expenses listed in each category:</p> <ul style="list-style-type: none"> <li>• Splints, trusses, braces or crutches: \$500</li> <li>• Breast prostheses: \$200</li> <li>• Orthopedic shoes, orthopedic alterations and orthotics (prescription required): \$200</li> <li>• Blood glucose monitor: \$300 every five years</li> <li>• Other: reasonable and customary for diagnostic services; casts, stockings, surgical brassieres, stump socks; radiotherapy or coagulotherapy; oxygen, plasma and blood transfusion; artificial limbs, eyes, and other prosthetics.</li> </ul> <p>The following expenses in this category are subject to the same \$5,000 calendar year limit as outlined above, but have the following lifetime maximums:</p> <ul style="list-style-type: none"> <li>• Wheelchairs: \$4,000</li> <li>• Hospital beds: \$1,500</li> <li>• Wigs (required as a result of alopecia, chemotherapy, or radiation therapy): \$500</li> </ul>

**Emergency travel medical (excluding pre-existing conditions – call us for details)**

**Out of province/country**

Up to \$1 million (lifetime maximum) of emergency hospital expenses covered during the first 60-days of travel subject to a nine month pre-existing condition limitation.

Travel assistance, medical assistance, family service and support, and additional services (i.e. assistance in finding lost luggage) for situations arising from a medical emergency.

This coverage terminates when you reach age 80.

**Note:** Emergency travel medical does not cover any pre-existing condition. A pre-existing condition is a medical condition where symptoms have appeared or required medical attention, hospitalization or treatment (this includes changes in medication or dosage) during the nine-month period before you leave your province. Certain provisions may apply, please read your policy carefully before you travel.



	Standard	Standard with dental	Enhanced
<b>Dental</b>			
<b>Dental coverage</b>  <i>(a one year waiting period applies to restorative dental care)</i>	Not covered	80% reimbursement for diagnostic and preventative dental procedures: oral examinations, recall procedures, (every nine months) scaling and root planing, routine extractions and for children under age 12, space maintainers.  50% reimbursement for restorative dental care: endodontics (root canal) and periodontics, crowns (and repairs), onlays restorations, dentures (and repairs/ adjustments), bridgework, surgical services, major oral surgery and anaesthesia, drug injections, lab procedures.  Maximum of \$700 per year for all eligible dental services.	80% reimbursement for diagnostic and preventative dental procedures: oral examinations, recall procedures, (every nine months) scaling and root planing, routine extractions and for children under age 12, space maintainers.  50% reimbursement for restorative dental care: endodontics (root canal) and periodontics, crowns (and repairs), onlays restorations, dentures (and repairs/ adjustments), bridgework, surgical services, major oral surgery and anaesthesia, drug injections, lab procedures.  Maximum of \$750 for all eligible dental services in the first calendar year of coverage; combined maximum of \$1,000 per calendar year in subsequent years.

This summary does not provide full or complete product information. Please contact Sun Life Financial for the full terms and conditions, exclusions and limitations of the above policies.

## Options for your money

### Group Choices Plan – for you and your spouse

We make it easy to keep growing and managing the savings from your workplace retirement and savings plan.

With one phone call, you and your spouse can benefit from:

- Helpful advice and ongoing support – we'll review your investments with you to help you meet your retirement goals. Now, and in the future.
- Competitive fees with a tiered structure – the Group Choices Plan gives you the opportunity to qualify for lower fees as your savings grow.
- Diverse investment options – enjoy the flexibility of choosing from over 100 investment funds from leading institutional investment managers. This includes many of the same funds you had in your workplace plan.



**Sun Life offers other health insurance products that may work for you - ask a financial services consultant what other products are available by calling us at 1-877-893-9893**

## Can we help?



- Consider speaking with our financial services consultants by calling **1-877-893-9893**, Monday to Friday from 8 a.m. to 8 p.m. ET. If you prefer in-person guidance and support, we can refer you to a Sun Life advisor in your area.
- Visit **[sunlife.ca](https://www.sunlife.ca)** > **Investments** > **Workplace pension and savings** > **Leaving your workplace pension and savings plan** for additional tools and articles.

### 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](https://www.sunlife.ca/privacy).

Best Doctors® and the star-in-cross logo are trademarks of Best Doctors®, Inc., in the United States and in other countries. Used with permission. All representations about the services of Best Doctors® are those of Best Doctors® Inc., and not Sun Life Assurance Company of Canada. Sun Life Assurance Company of Canada cannot guarantee the availability of the services, and reserves the right to cancel the services at any time.