



Welcome to
Sun Life

Life's brighter under the sun



Welcome to the family!

Sun Life is the provider for your group benefits plan. Your plan will help pay for the cost of drugs, dental care and so much more. At Sun Life, we're dedicated to your physical, mental and financial health. We have the tools you need to help you and your family live a healthier life.

This guide will get you started so you can begin to make the most of your group benefits plan as soon as possible.

We're here to help! You can reach us online, through chat or on the phone. Choose the method that works best for you.



Call: Call us at **1-800-361-6212**, Monday to Friday, 8 a.m. to 8 p.m. ET.



Chat: Click to chat with us from **mysunlife.ca**. Find the chat box in the blue navigation bar at the top of the **Benefits centre** page.



Email: Select the envelope icon above the blue navigation bar at the top of the **Benefits centre** page. Follow the prompts to send us a **secure** message from **mysunlife.ca**.



App: Call us from the **my Sun Life mobile app**. Simply click **Contact us** and you'll be connected right away.

Key account information

Your contract number is*: 162631 SNF INC

Your member ID is*: _____

Your drug card

Show your drug card at the pharmacy to pay for drugs that your plan covers. You can use the drug card at some dentist offices, too.

Wondering where you get your drug card? There's information at the back of this brochure.

* Please speak to your benefits administrator to get your contract number(s) and member ID number.



Register to manage your plan online – it's easy!

Through the **my Sun Life mobile app** and **mysunlife.ca**, you can find everything you need to manage your plan.

Register for online access

1. Download the **my Sun Life mobile app**. Go to the App store or Google Play and search for My Sun Life.

or

2. Go to **mysunlife.ca**.

For both of these, select **Register** and follow the instructions. If we have your email address on file, we'll email you a temporary registration code. It will remain active for 48 hours. When you get it, use the code to finish your registration.

If we don't have your email address, we'll mail you a temporary registration code. Once you get it, you can finish the registration process. Simply sign in to **mysunlife.ca** with the email address and password you originally selected and use the code.

If you need any help with registration, call us at **1-800-361-6212** | Monday to Friday | 8 a.m. to 8 p.m. ET.

Already a Sun Life plan member?

If you were a Sun Life member with a previous employer or have your own personal Sun Life account, use your same sign-in ID and password. If you don't remember your sign-in ID or password, go to **mysunlife.ca** and choose an option under **Sign-in help**. Or call us at the number shown.

Get reimbursed faster with direct deposit

Once your coverage is in effect, sign up to have your claims paid right to your bank account.

- Sign in to **mysunlife.ca > Benefits centre**.
- Look for the **Take me to** list. Choose **Direct deposit**.
- Select **Register**. You'll need your banking information and email address.



Making claims

Here are your options for making claims:



Mobile - Through the **my Sun Life mobile app**. The mobile app is the fastest way to send us claims and get your money back. You can make claims from almost anywhere. You can also submit supporting documents using your camera.



Online - Sign in to **mysunlife.ca > Submit a claim**. Choose the type of claim you want to send and follow the instructions.



Paper - You can download paper claim forms from **mysunlife.ca** that are pre-filled with your personal information. Complete the rest, print, sign and mail. Don't forget to attach your receipts!

When you send your claims through the **my Sun Life mobile app** or **mysunlife.ca**, most are checked and paid right away. If you set up direct deposit (you have to do this for mobile claims), we can pay your claim right into your bank account. We usually do this within 24 to 48 hours of checking your claim.

Do you live in British Columbia, Saskatchewan or Manitoba?

Call us at **1-800-361-6212** to let us know if you're already registered for provincial pharmacare or special support programs. This way, we can process your drug claims correctly.

Protecting your plan: group benefits fraud hurts us all

When people cheat and make fraudulent claims, it can have a direct impact on you and your coverage. When fraud occurs, your employer pays higher premiums to help cover the loss. And this can end up costing you more or reducing your benefits.

You can help prevent group benefits fraud. Start by knowing and understanding what your plan covers and how to use your coverage the right way.

To report suspicious activity:

Email - clues@sunlife.com **Call** - **1-888-882-2221** **Visit** - sunlife.ca/fraudmanagement

We respect and protect your confidentiality.

Note: Not all options in this guide may apply to your plan. For specific details about your plan please refer to your benefits booklet. You can find it at **mysunlife.ca**. Go to the **Benefits** section and choose **Coverage information > Benefits booklet**.



More than just claims!

With the **my Sun Life mobile app** and **mysunlife.ca** you can do so much more than just make claims.

- **Check your coverage.** When you select **Coverage information**, you can get details of your coverage by choosing any of the options under **Medical** or **Dental**.
- Manage your health. **Lumino Health Centre** makes it easy for plan members to find resources and solutions to live healthier.
 - Need to find a health-care professional? **Lumino Provider Search** can help. Find and book appointments. Refine your search based on cost, location and user ratings.
 - Discover regularly updated **wellness and mental health content***. Read articles, watch videos, listen to podcasts and more.
 - Find exclusive savings and special offers through **Lumino Resources & Offers****. Browse categories such as Vision & Hearing, Medical Products & Resources, and Mental Wellness.

* Only available through mysunlife.ca.

**This section will only be visible if Lumino Resources & Offers are part of your plan.

- Expense level details are available on both the **my Sun Life mobile app** and **mysunlife.ca**. That means when you submit multiple claims you can now see the breakdown of each claim and what was paid.
- **Learn about drug coverage and alternatives** using the drug look-up tool.
- **See when you're eligible** for your next dental check-up or when your plan will cover your next pair of glasses or contact lenses (if applicable). (on **mysunlife.ca** only)

The app makes it even easier:

- ✓ Your coverage cards are always available when you need them on your phone.
- ✓ You can submit medical-related Coordination of Benefits claims.
- ✓ With **Lumino Provider Search** you can connect directly from your phone to request an appointment.



Helpful tips

Your benefits plan is an important part of your total compensation package. Here are some ways you can make the most of it.

Lumino Health Virtual Care – easy access for you and your family

As part of your plan, you and your family will have access to Lumino Health Virtual Care powered by Dialogue. Lumino Health Virtual Care lets you connect with health-care professionals from home. With this service, you can:

- Chat with a nurse or doctor about your or a family member's physical or mental health
- Receive a diagnosis
- Receive a prescription
- You can learn more and then register for Lumino Health Virtual Care at [sunlife.ca/luminovc](https://www.sunlife.ca/luminovc).

Shop around for the best dispensing fee

A dispensing fee is the amount pharmacies charge to fill a prescription. These fees can vary widely from pharmacy to pharmacy. Your benefits plan only pays the dispensing fee up to a certain amount, so shopping around can save you money every time you fill a prescription. It's easy to compare dispensing fees* at pharmacies near you by using **Lumino Provider Search** with the **my Sun Life mobile app** or on **mysunlife.ca**.

If there are prescription drugs you take all the time, have your doctor prescribe them for longer periods of time. That way you can save on dispensing fees because you don't need to fill your prescription as often.

* **Note:** this function is not available in Quebec.

Coordinate benefits with your spouse

If you have a spouse who also has a benefits plan with family coverage, you may be able to get your claims paid from both plans, up to a combined maximum of 100% of the eligible expense. To learn more, sign in to **mysunlife.ca > Benefits centre > Coordination of benefits**.

Name a beneficiary for your group life insurance

Naming a beneficiary for your life insurance means the benefit is paid quickly and according to your wishes. If you don't name a beneficiary, we will pay your estate when you pass away.

Special note for Quebec residents: If you name your spouse as beneficiary, the designation is considered irrevocable (meaning you must have your spouse's written consent to change it) unless you specify "revocable" when you first name your spouse.

Update your information

Life changes. Just remember to keep us updated if you change your dependents (the people covered in your plan), your contact details, beneficiary, or if you have a life event. A life event is a change in your personal situation that gives you an opportunity to reconsider your benefit selections. Life events include:

- marriage
- common-law relationship
- divorce or legal separation
- birth/adoption of a child
- death of a dependent (spouse or child)
- gain or loss of spouse's coverage.

Your HR department has 31 days from the date of the event to tell us to make any changes to your benefits plan. Be sure to let them know as soon as possible when you have a Life Event. Contact your HR department for the specific rules under your plan.



Your drug and travel coverage cards

Help for when you travel

Note: If you didn't choose Extended Health Care coverage under this plan, this travel card doesn't apply to you.

There's nothing better than the opportunity to see the world. Enjoy your trip even more knowing that you have emergency travel protection, administered by Global Excel Management (GEM).

With this service, you and your family can get help 24/7 if you have a medical emergency while you're travelling out of your home province. Your hotel stay, meals and replacement transportation tickets may all be covered if your return trip is delayed because of a medical emergency. For more details and conditions, go to mysunlife.ca > **Benefits centre**. In the **Take me to** column, choose **Travel benefit**.

Where to get your travel card:

- You can use your phone as your travel card with the **my Sun Life mobile app**.
- There's a paper card that you can cut out below.
- You can print extra copies on mysunlife.ca.

Drug card

Note: If you didn't choose Extended Health Care coverage under this plan, this drug card doesn't apply to you.

For drug claims, your Pay-Direct Drug card means your covered drug expenses are paid right away. Simply show the card to your pharmacist when you drop off your prescriptions.

Where to get your drug card:

- You can use your phone as your drug card with the **my Sun Life mobile app**.
- There's a paper card that you can cut out below.
- You can print extra copies on mysunlife.ca.

For paper copies, please make sure you write your information on the front. You'll need that information at the pharmacy.

TRAVEL CARD

If you need any medical assistance, contact GEM 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.




DRUG CARD

MEMBER'S NAME _____

16 **162631**

CARRIER No. GROUP CONTRACT No. MEMBER ID 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.




Note: If there is an emergency, you or someone with you, must call the GEM operations centre before you get medical care. GEM must pre-authorize any invasive or investigative procedures (e.g., surgery, angiogram, MRI), except in extreme circumstances. If you don't contact GEM, your claim could be reduced or declined.

The following benefits are insured by Sun Life:

Insured contract number: 162631

Benefits: _____

The contract holder, SNF INC

has the sole legal and financial liability for the following benefits:

ASO contract number: _____

Benefits: _____

Sun Life acts only as administrator on behalf of the contract holder for the above benefits. If there are any discrepancies between the group contract and the information in this guide, the group contract will take priority.

RESPECTING YOUR PRIVACY We keep personal information about you and the products and services you have with us confidential. We use your personal information to deliver on our purpose to help you meet your lifetime financial objectives and live a healthier life. Our Global Privacy Statement and local Privacy Policies advise you how we handle your information, including:

- How Sun Life collects, uses and discloses your information,
- With whom we may share your information
- How your information may be accessible or disclosed in other jurisdictions, and
- How you can get copies of and request corrections to your information we have on file.

To learn more about our privacy practices, visit sunlife.ca/privacy. You can also call us at 1-877-SUN-LIFE and we'll send you a copy. We encourage you to review our privacy practices from time to time for any changes.

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.

TRAVEL CARD

If you need any medical assistance, contact GEM 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.



DRUG CARD

MEMBER'S NAME _____

16

162631

CARRIER No.

GROUP CONTRACT No.

MEMBER ID 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.



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Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.

CA-8893-E 06-23 lj-jf





your **group** benefits
quick reference guide

SNF Inc

All employees

**Contract Number 162631
Effective July 1, 2025**

For a complete version of your booklet please visit www.mysunlife.ca
A paper copy of your booklet is available through your employer.

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.

You have a choice

We will occasionally inform you of other financial products and services that we believe meet your changing needs. If you do not wish to receive these offers, let us know by calling 1-877-SUN-LIFE (1-877-786-5433).

Benefit Summary

This is a general summary of the coverage provided under your group plan and should be read together with the information contained in your booklet. For more information, including exclusions, limitations and other conditions, please refer to the appropriate sections of your booklet.

General Information

Waiting Period	30 days of continuous employment
Termination	Termination of coverage may vary from benefit to benefit as indicated in this Summary. Coverage may also end on an earlier date, as specified in the <i>General Information</i> section of your booklet.

Extended Health Care

Benefit year	April 1 to March 31
Deductible	None
Drug card plan	Included
Reimbursement level	
<i>Prescription drugs</i>	90% Maximum of \$10,000 per person per benefit year
<i>Drug substitution limit</i>	Charges in excess of the lowest priced equivalent drug are not covered unless specifically approved by Sun Life. To assess the medical necessity of a higher priced drug, Sun Life will require the covered person and the attending doctor to complete and submit an exception form.
<i>In-province hospital</i>	100% of the difference between the cost of a ward and a semi-private hospital room
<i>Convalescent hospital</i>	100% of the difference between the cost of a ward and a semi-private room, up to \$20 per day for a maximum of 180 days for treatment of an illness due to the same or related causes

<i>Out-of-province emergency services</i>	100% Emergency Travel Assistance included Maximum of 60 days per trip Lifetime maximum of \$3,000,000 per person for out-of-Canada services
<i>Out-of-province referred services</i>	80%
<i>Medical services and equipment</i>	100%
<i>Paramedical services</i>	100% up to a maximum of \$500 per person per specialty in a benefit year for the paramedical specialists listed below: <ul style="list-style-type: none"> ■ licensed psychologists or social workers ■ licensed massage therapists, when ordered by a doctor ■ licensed speech therapists ■ licensed physiotherapists ■ licensed naturopaths ■ licensed acupuncturists ■ licensed audiologists ■ licensed dieticians ■ licensed occupational therapists ■ licensed osteopaths or osteopathic practitioners, including a maximum of one x-ray examination each benefit year ■ licensed chiropractors, including a maximum of one x-ray examination each benefit year ■ licensed podiatrists or chiropodists, including a maximum of one x-ray examination each benefit year
<i>Vision care</i>	100% up to a maximum of \$250 per person in any 24 month period
Lumino Health Virtual Care services	Included
Termination	When you retire or reach age 70, whichever is earlier

Dental Care

Benefit year	April 1 to March 31
Deductible	None

Fee guide	The current fee guide for general practitioners in the province where the employee lives
Reimbursement level	
<i>Preventive procedures</i>	90%
<i>Basic procedures</i>	90%
<i>Major procedures</i>	50%
<i>Orthodontic procedures</i>	50%, only for children under age 19
Maximum benefit	
<i>Benefit year maximum</i>	Preventive and Basic procedures – combined maximum of \$2,000 per person Major procedures – \$2,000 per person TMJ and Orthodontic expenses are not included in the benefit year maximum. A separate lifetime maximum applies.
<i>Lifetime maximum</i>	TMJ procedures – \$1,000 per person Orthodontic procedures – \$1,500 per person
<i>Late applicant maximum</i>	If you apply for coverage either for yourself or your dependents more than 31 days after becoming eligible, the maximum benefit is \$300 per person during the first 3 years for Orthodontic procedures, and \$100 per person during the first year for all other expenses
Termination	When you retire or reach age 70, whichever is earlier

Short-Term Disability

Maximum amount	66.67% of your weekly basic earnings up to a maximum of \$1,750 The maximum amount may be reduced by benefits and payments provided from other sources as described in the <i>Short-Term Disability</i> section of your booklet
Tax status	Your employer has indicated that all or a portion of the premium for this disability plan is paid by the employer. Therefore, the benefit payments are taxable income.
Elimination period	Accident – none Illness – 7 days of uninterrupted total disability

Maximum benefit period 17 weeks
 Termination When you retire or reach age 70, whichever is earlier

Long-Term Disability

Maximum amount 66.67% of your monthly basic earnings up to a maximum of \$10,000. For coverage in excess of the amount indicated under *Proof of good health*, your coverage is subject to approval by Sun Life. Refer to *Proof of good health* below for further information.

The maximum amount may be reduced by benefits and payments provided from other sources as described in the *Long-Term Disability* section of your booklet.

Tax status Your employer has indicated that all employees covered under this disability plan are paying the full cost of the premium. Therefore, the benefit payments are not taxable income.

Proof of good health Approval required for coverage in excess of \$6,000, and any increase in that coverage of 25% or more or \$500, whichever is greater

Elimination period 17 weeks

Maximum benefit period The period ending on the last day of the month in which you reach age 65. Benefits may also end on an earlier date as specified in the *Long-Term Disability* section of your booklet

Termination The day you reach age 65 less the elimination period or the day you retire, whichever is earlier

Critical Illness – Contract No. 132189

Employee Critical Illness

Amount \$10,000

Termination When you retire or reach age 65, whichever is earlier

Life***Employee Life***

Amount	2 times your annual basic earnings rounded to the next higher \$1,000 Maximum – \$300,000 Minimum – \$20,000
Proof of good health	Approval required for coverage in excess of \$150,000, and any increase in that coverage of 25% or more or \$25,000, whichever is greater
Reduction	Coverage is reduced to 50% of the above amount when you reach age 65
Termination	When you retire or reach age 70, whichever is earlier

Dependent Life

Amount	Spouse – \$5,000 Child – \$2,500
Termination	When you retire or reach age 70, whichever is earlier
Converting Life coverage	If Life coverage ends or reduces for any reason other than your request, the group Life coverage may be converted to an individual Life policy with Sun Life without providing proof of good health. For more information, please refer to the <i>Life Coverage</i> section of your booklet.

Accidental Death and Dismemberment***Employee Accidental Death and Dismemberment***

Amount	Equal to Employee Life coverage
Termination	When you retire or reach age 70, whichever is earlier



Welcome to Sun Life

This is your health. This is your wealth. This is your life.

Dear ,

We're thrilled to welcome you to the Sun Life family. You're part of a community that is working together to help you achieve lifetime financial security and live a healthier, brighter life.

You now have a world of tools and teams at your hands, ready to work hard for you.

Are you ready to get started?

[Unlock my Sun Life account](#)

We're here to teach you how to use your Sun Life plan. Let's start with these 3 things to try out now:



Head to mysunlife.ca and unlock access to your plan online. *Your contract number and member ID will be available to you at any time after you register.*

Register by using your:

- first name
- last name
- email
- date of birth and
- postal code



Tip: Want make this as easy as possible? Enter your information the same way as you gave it to your employer.

Already a Sun Life member or having issues registering? Check out the [FAQ](#).



Explore the site and interact with your welcome guide

When you sign in, you'll be greeted by a message showing where to find your welcome guide. Take some time to explore the basics of your plan! From updating your contact details to visiting your dashboard, you'll find what you need on the web. Your guide will be available until $\leq \text{COV_ELIG_EFF_DT} + 90\text{days}$, so hop online to use it while you can.



Get ready to meet Ella, your Sun Life Digital Coach.

Ella helps you make the most of your benefits. She'll offer tips and tricks to make sure you get everything you need from your plan. The more often you use tools and resources, and answer Ella's questions, the better Ella's suggestions will be.

We're excited to take you to your guide

[Are you ready?](#)

Sincerely,
Your team at Sun Life

After you've registered you can access your welcome guide by signing in through this link. [HP CODE]

Our website and mobile app are secure and tested regularly to protect your information. Need help signing in? Check out the [FAQ](#).

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[Set your preferences](#) | [Contact us](#) | [View our privacy policy](#)

Sun Life Assurance Company of Canada is a member of the Sun Life group of companies.

227 King Street South, Waterloo, ON, N2J 4C5
mysunlife.ca

Add sunlife@messages.sunlife.com to your address book to ensure future communications aren't sent to your spam folder.

This email was sent by Sun Life to <%= recipient.email %>. It is intended for the individual or entity that it is addressed to, and may contain confidential information. Sharing or copying this information is prohibited. If you are not the intended recipient, please click [Contact us](#).

Click to order medications. Access pharmacists. Free delivery.

ⓘ Lumino Health Pharmacy is not available to Quebec residents.



Medication Management



Pharmacist Support



Free Delivery

HOW IT WORKS:



Register and create a profile

For mobile: Scan the QR code on your mobile device to download the Lumino Health Pharmacy app.

For web visit: <https://ow.ly/57VE50Rgnqv>



Add your contact information, drug card and delivery address

Your profile gives you a view of your medication history. Consolidated records, securely stored in one place.



Order medications

Upload or transfer your prescriptions.



Get pharmacist support

Medication questions? Chat or call a pharmacist. Pharmacists are available to help answer any questions.



Delivered to you

Free medication delivery. If you need it ASAP, set delivery time to urgent, and get it as fast as same day!

For questions or assistance:

Contact the Pillway customer support team at support@luminopharmacy.ca for support with account registration and technical help, or call 1-877-586-4661 (1-877-LUMINO-1)

Prescriptions can be faxed to the Pillway Pharmacist team. Have your prescriber fax your prescription to: 416-291-1957 (ON, MB, Atlantic Canada) | 604-630-4949 (BC, AB, SK)

¹SHG Pharmacy Inc. and SHG West Pharmacy Inc., doing business as Pillway pharmacies, are partially owned by Simpill Health Group Inc. For your information, and as a point of disclosure, Sun Life Assurance Company of Canada has partial ownership in Simpill Health Group Inc.