



# Personal Health Insurance Client Guide



Life's brighter under the sun

We don't always know when life's important moments will happen. When they do, it's great to know that you're prepared for the cost of keeping you and your family healthy. No matter what life brings you, you can have peace of mind with Personal Health Insurance.

## Personal Health Insurance - affordable health and dental plans that provide peace of mind.

Personal Health Insurance covers you and your family for routine and unexpected medical costs that government health and drug plans don't cover. That includes prescription drugs, chiropractor and physiotherapist visits, dental checkups, and more. Personal Health Insurance is perfect for:

- Anyone age 18 to 69, who's a Canadian resident covered by a provincial or territorial health and drug plan.
- Small business owners, self-employed and contract workers, freelancers, or retirees.
- Someone who is losing their workplace coverage or would like more coverage than they can get with their employer's plan.
- Someone in good health who is willing to complete a health questionnaire.



**Talk to a Sun Life representative today. We can help you choose the options that can work for you.**

### Choose the right plan for you

Whether you're looking for temporary coverage or a longer-term solution, your Sun Life representative can help you choose the plan that's right for you.

**Basic:** A dependable solution that helps protect you and your family for basic medical and dental expenses at an affordable cost.

**Standard:** A strong solution when you need more than the basic plan. You'll get additional coverage for prescription drugs, optional dental, emergency travel medical, extended health and vision care

**Enhanced:** A complete solution if you and your family need extensive coverage. It includes the highest annual coverage maximums, and optional preventive, restorative and orthodontics dental care.

The coverage maximums listed below are for each insured person and per calendar year unless otherwise stated. A calendar year is from January 1 to December 31. For maximums with a multi-year period (e.g. every two years), the period begins on the day you incur the first expense under that maximum. This coverage doesn't cover expenses paid for by government-sponsored health and drug plans.

### What's available in each plan

Before you choose a plan, it's important that you understand its specific coverage details, definitions, limitations and exclusions. Learn more by reading this summary, including the **What you need to know** section on page 6.

	Basic Plan	Standard Plan	Enhanced Plan	
<b>Prescription drugs</b>	<p><b>All 3 plans include:</b></p> <ul style="list-style-type: none"> <li>• Pay Direct Drug card (except in Quebec)</li> <li>• No deductible</li> <li>• Smoking cessation medication (\$250 lifetime maximum)</li> </ul>	<ul style="list-style-type: none"> <li>• 60% reimbursement</li> <li>• \$750 annual maximum</li> <li>• Excludes oral contraceptives</li> <li>• Up to \$5.00 paid towards dispensing fee on prescriptions</li> </ul>	<ul style="list-style-type: none"> <li>• 70% reimbursement on first \$7,000 of annual eligible expenses (\$4,900 paid expenses)</li> <li>• 100% reimbursement on next \$93,000 of annual eligible expenses</li> <li>• Excludes oral contraceptives</li> <li>• Coverage of reasonable and customary dispensing fees up to the plan reimbursement</li> </ul>	<ul style="list-style-type: none"> <li>• 80% reimbursement on first \$5,000 of annual eligible expenses (\$4,000 paid expenses)</li> <li>• 100% reimbursement on the next \$245,000 of annual eligible expenses</li> <li>• Includes oral contraceptives</li> <li>• Coverage of reasonable and customary dispensing fees up to the plan reimbursement</li> </ul>

Personal Health Insurance is underwritten and issued by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.

		Basic Plan	Standard Plan	Enhanced Plan
Supplemental health care	<b>Deductible and reimbursement</b>	<ul style="list-style-type: none"> <li>60% reimbursement</li> <li>No deductible</li> </ul>	<ul style="list-style-type: none"> <li>100% reimbursement</li> <li>No deductible</li> </ul>	<ul style="list-style-type: none"> <li>100% reimbursement</li> <li>No deductible</li> </ul>
	<b>Hearing aids</b>	<ul style="list-style-type: none"> <li>\$400 maximum every 5 years</li> </ul>	<ul style="list-style-type: none"> <li>\$500 maximum every 5 years</li> </ul>	<ul style="list-style-type: none"> <li>\$600 maximum every 5 years</li> </ul>
	<b>Accidental dental</b>	<ul style="list-style-type: none"> <li>\$2,000 per fracture or injury</li> </ul>	<ul style="list-style-type: none"> <li>\$2,000 per fracture or injury</li> </ul>	<ul style="list-style-type: none"> <li>\$2,000 per fracture or injury</li> </ul>
	<b>Ambulance</b>	<ul style="list-style-type: none"> <li>Ground or air ambulance services</li> </ul>	<ul style="list-style-type: none"> <li>Ground or air ambulance services</li> </ul>	<ul style="list-style-type: none"> <li>Ground or air ambulance services</li> </ul>
	<b>In-home nursing<sup>1</sup> and home care</b>	<ul style="list-style-type: none"> <li>\$2,500 annual maximum and a \$20,000 lifetime maximum combined with medical equipment and services</li> </ul>	<ul style="list-style-type: none"> <li>Combined \$5,000 annual maximum and a combined \$25,000 lifetime maximum</li> </ul>	<ul style="list-style-type: none"> <li>Combined \$10,000 annual maximum and a combined \$30,000 lifetime maximum</li> </ul>
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	Medical equipment and services have a \$5,000 annual maximum
	<b>Orthopedic shoes</b>	<ul style="list-style-type: none"> <li>\$150 annual maximum</li> </ul>	<ul style="list-style-type: none"> <li>\$225 annual maximum</li> </ul>	<ul style="list-style-type: none"> <li>\$250 annual maximum</li> </ul>
	<b>Blood glucose monitor</b>	<ul style="list-style-type: none"> <li>\$150 every 5 years</li> </ul>	<ul style="list-style-type: none"> <li>\$300 every 5 years</li> </ul>	<ul style="list-style-type: none"> <li>\$300 every 5 years</li> </ul>
	<b>Continuous glucose monitors</b>	<ul style="list-style-type: none"> <li>Reasonable and customary services and charges</li> </ul>	<ul style="list-style-type: none"> <li>Reasonable and customary services and charges</li> </ul>	<ul style="list-style-type: none"> <li>Reasonable and customary services and charges</li> </ul>
	<b>Medically necessary wigs and hair pieces</b>	<ul style="list-style-type: none"> <li>\$100 annual maximum</li> </ul>	<ul style="list-style-type: none"> <li>\$500 lifetime maximum</li> </ul>	<ul style="list-style-type: none"> <li>\$500 lifetime maximum</li> </ul>
	<b>Wheelchairs, walkers and traction kits</b>	<ul style="list-style-type: none"> <li>\$1,000 lifetime maximum</li> </ul>	<ul style="list-style-type: none"> <li>\$4,000 lifetime maximum</li> </ul>	<ul style="list-style-type: none"> <li>\$4,000 lifetime maximum</li> </ul>
	<b>Hospital bed, oxygen</b>	<ul style="list-style-type: none"> <li>Reasonable and customary services and charges</li> </ul>	<ul style="list-style-type: none"> <li>\$1,500 lifetime maximum for hospital beds</li> </ul>	<ul style="list-style-type: none"> <li>\$1,500 lifetime maximum for hospital beds</li> </ul>
	<b>Casts, splints</b>	<ul style="list-style-type: none"> <li>Reasonable and customary services and charges</li> </ul>	<ul style="list-style-type: none"> <li>\$500 annual maximum</li> </ul>	<ul style="list-style-type: none"> <li>\$500 annual maximum</li> </ul>
	<b>Prosthetic appliances (e.g. artificial limbs)</b>	<ul style="list-style-type: none"> <li>Reasonable and customary services and charges</li> </ul>	<ul style="list-style-type: none"> <li>Reasonable and customary services and charges</li> <li>Breast prosthesis: \$200 annual maximum</li> </ul>	<ul style="list-style-type: none"> <li>Reasonable and customary services and charges</li> <li>Breast prosthesis: \$200 annual maximum</li> </ul>

	Basic Plan	Standard Plan	Enhanced Plan	
Vision care	Please note, there's a 1-year waiting period before coverage begins for vision care.			
	<b>Vision care</b> <b>Includes coverage for:</b> <ul style="list-style-type: none"> <li>• Prescription eye glasses</li> <li>• Prescription contact lenses</li> <li>• Prescription sunglasses</li> <li>• Laser eye surgery</li> </ul>	<ul style="list-style-type: none"> <li>• No coverage</li> </ul>	<ul style="list-style-type: none"> <li>• 100% reimbursement</li> <li>• \$250 maximum every 2 years, including \$50 maximum per eye exam</li> <li>• 1-year waiting period before coverage begins</li> </ul>	<ul style="list-style-type: none"> <li>• 100% reimbursement</li> <li>• \$300 maximum every 2 years, including \$50 maximum per eye exam</li> <li>• 1-year waiting period before coverage begins</li> </ul>
Paramedical practitioners	<b>Paramedical practitioners</b> <b>Include:</b> <ul style="list-style-type: none"> <li>• Chiropractors, including 1 x-ray examination per calendar year</li> <li>• Registered massage therapists</li> <li>• Naturopaths and acupuncturists</li> <li>• Osteopaths, including 1 x-ray examination per calendar year</li> <li>• Physiotherapists</li> <li>• Podiatrists or chiroprodists, including 1 x-ray examination per calendar year</li> <li>• Speech language pathologists</li> <li>• Psychologists and social workers</li> </ul>	<ul style="list-style-type: none"> <li>• 60% reimbursement</li> <li>• \$25 maximum per visit</li> <li>• Up to \$250 per year, per type of practitioner</li> <li>• Psychologist/social worker: up to \$35 per visit, up to \$500 per year</li> </ul>	<ul style="list-style-type: none"> <li>• 100% reimbursement</li> <li>• No per visit maximum</li> <li>• Up to \$300 per year, per type of practitioner</li> <li>• Psychologist/social worker: no per visit maximum, up to \$1,000 per year</li> </ul>	<ul style="list-style-type: none"> <li>• 100% reimbursement</li> <li>• No per visit maximum</li> <li>• Up to \$400 per year, per type of practitioner</li> <li>• Psychologist/social worker: no per visit maximum, up to \$1,500 per year</li> </ul>
	Emergency travel medical	<ul style="list-style-type: none"> <li>• No coverage</li> </ul>	<ul style="list-style-type: none"> <li>• 100% reimbursement</li> <li>• \$1 million lifetime maximum</li> <li>• Coverage provided for the first 60 days of a trip</li> <li>• Covers travel outside of your province or territory or outside of Canada</li> <li>• Available until the age of 80</li> <li>• 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</li> </ul>	<ul style="list-style-type: none"> <li>• 100% reimbursement</li> <li>• \$1 million lifetime maximum</li> <li>• Coverage provided for the first 60 days of a trip</li> <li>• Covers travel outside of your province or territory or outside of Canada</li> <li>• Available until the age of 80</li> <li>• 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</li> </ul>

		Basic Plan	Standard Plan	Enhanced Plan	
Semi-private hospital room	Consider adding the optional benefit of a semi-private hospital room to any of the three plans.	Optional on all plans			
		<ul style="list-style-type: none"> <li>85% reimbursement</li> <li>Coverage up to \$200 daily and \$5,000 annually</li> <li>Convalescent hospital: \$20 per day up to 180 days per incident</li> </ul>	<ul style="list-style-type: none"> <li>85% reimbursement</li> <li>Coverage up to \$200 daily and \$5,000 annually</li> <li>Convalescent hospital: \$20 per day up to 180 days per incident</li> </ul>	<ul style="list-style-type: none"> <li>85% reimbursement</li> <li>Coverage up to \$200 daily and \$5,000 annually</li> <li>Convalescent hospital: \$20 per day up to 180 days per incident</li> </ul>	
Dental	Please note, there are waiting periods before coverage begins for preventative, restorative and orthodontic services.				
	<b>Plans with preventive dental coverage include:</b> <ul style="list-style-type: none"> <li>Examinations and diagnosis</li> <li>Tests, x-rays, and lab exams</li> <li>White fillings</li> <li>Scaling and extractions</li> <li>Recall visits every 9 months</li> <li>Minor emergency treatment</li> </ul>	<b>Preventive</b>	<ul style="list-style-type: none"> <li>60% reimbursement</li> <li>\$500 annual maximum</li> <li>3-month waiting period before coverage begins</li> </ul>	<ul style="list-style-type: none"> <li>70% reimbursement</li> <li>\$750 annual maximum</li> <li>3-month waiting period before coverage begins</li> </ul>	<ul style="list-style-type: none"> <li>80% reimbursement</li> <li>\$750 annual maximum</li> <li>3-month waiting period before coverage begins</li> </ul>
		<b>Restorative</b>	<ul style="list-style-type: none"> <li>No coverage</li> </ul>	<ul style="list-style-type: none"> <li>No coverage</li> </ul>	<ul style="list-style-type: none"> <li>50% reimbursement</li> <li>\$500 annual maximum</li> <li>1-year waiting period before coverage begins</li> <li>Includes endodontics, periodontics, oral surgery, crowns, onlays, bridges, dentures (and repairs)</li> </ul>
		<b>Orthodontics</b>	<ul style="list-style-type: none"> <li>No coverage</li> </ul>	<ul style="list-style-type: none"> <li>No coverage</li> </ul>	<ul style="list-style-type: none"> <li>60% reimbursement</li> <li>\$1,500 lifetime maximum</li> <li>2-year waiting period before coverage begins</li> </ul>

<sup>1</sup>In-home nursing includes services of registered nurses, registered practical nurses or registered nursing assistants.

This summary does not provide full or complete product information. Your Sun Life representative can help you choose the options that can work for you.

## With all plans, you'll also enjoy

### > No annual deductible

You don't have to pay an annual deductible with Personal Health Insurance. That means we'll start reimbursing your claims as soon as you qualify for coverage.

### > Your coverage information when and where you need it

You'll be able to see and manage your coverage through [mysunlife.ca](https://mysunlife.ca) and the **my Sun Life mobile app**. This includes submitting claims electronically and getting reimbursed directly to your bank account. If you already have a sign-in ID and password from your workplace plan, you'll continue using them.

### > Coverage anywhere in Canada

Since Personal Health Insurance is an individual policy, it goes where you go, anywhere in Canada, as long as eligibility criteria is still met.

## ➤ Access to Lumino Health

Lumino Health is Canada's largest health network. Get access to health-care providers, healthy tips and offers on products and services. In just a few clicks you can:

- **Find and book appointments** with health-care professionals in-person and virtually. Refine your search based on location, patient ratings and cost information. Favourite your providers for quick reference.
- **Discover health resources and offers** from a wide range of companies. Also, you may benefit from exclusive discounts on products and services. From vision and hearing to mental health, find exactly what you need.
- **Access health articles** that feature advice from health experts. Find information on fitness, food, mental health and more.

## What you need to know

### Am I eligible for Personal Health Insurance?

To be eligible, you and each person included on the application must be age 69 or younger as of the application date. The plan is renewable for age 70 and over. You and each person included in the application must be a resident of Canada and covered under provincial or territorial health insurance.

Coverage is also available for your dependent children. Your children and your spouse's children (other than foster children) are eligible dependents if they are not married or in any other formal union recognized by law, and are under age 21. If your child is a full-time student at an educational institution recognized under the Income Tax Act (Canada), they are an eligible dependent until the age of 25. They must also be entirely dependent on you for financial support. Your child is also an eligible dependent if:

- They are physically or mentally unable to support themselves.
- They became so while they depended on you for financial support under one of the two age requirements above.

### Pre-existing illnesses and conditions

Speak to your Sun Life representative for a list of common conditions that result in uninsurability for Personal Health Insurance.

### When will my coverage begin?

You can select a date up to 60 days in advance of when your application is submitted. If you don't select a date, your coverage will begin the day after your application is approved by underwriting.

### What is the 10-day free look period?

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.

### Régie de l'assurance maladie du Québec (RAMQ) – for residents of Quebec

It's mandatory for residents of Quebec to enrol for prescription drug coverage. Unless you're eligible for drug coverage through a private plan or a professional association (for example, your spouse's group benefit plan), you must enrol with RAMQ. To be eligible for any individual health plan such as Personal Health Insurance, you must be enrolled in RAMQ or another group plan that offers prescription drug coverage. That plan will pay drug expenses first. To claim any unpaid portion of your drug expenses at the pharmacy, you must send us the receipts by mail.

[ramq.gouv.qc.ca](http://ramq.gouv.qc.ca) > Citizens > Prescription drug insurance or call 1-800-561-9749.

### When can I cancel my policy?

You may cancel your policy at any time.

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**When will my coverage end?**

Your coverage will end on the earliest of:

- 31 days after the premium due date, if you fail to make a payment;
- the last day of the month we receive your written request to end your coverage;
- the date you are no longer a resident of Canada;
- the date you are no longer covered by a provincial or territorial government health care plan; or
- the date of your death.

Spouse and/or dependent child coverage will end on the earliest of:

- the date of your or your spouse's death;
- 31 days after the premium due date, if you fail to make a payment;
- the last day of the month we receive your written request to end your coverage;
- the date your eligible spouse and/or dependent child no longer satisfies the eligibility requirements;
- the date your spouse and/or dependent child is no longer a resident of Canada; or
- the date your spouse and/or dependent child is no longer covered by a provincial or territorial government health care plan.

The emergency travel insurance coverage ends at age 80.

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**What doesn't my policy cover?**

Personal Health Insurance doesn't reimburse for:

- expenses that we're not legally allowed to pay;
- services or items that we consider cosmetic;
- services or items that we consider experimental, for delivery, transportation and administration charges;
- services and products that are self-prescribed or are rendered or prescribed by a person who is ordinarily a resident in the insured person's home or who is related to the insured person by blood or marriage;
- services or supplies payable or available (regardless of any waiting list) under any government-sponsored plan or program, except as described in *Integration with government programs* unless explicitly listed as covered under this benefit;
- expenses for services or supplies that aren't approved by Health Canada or other government regulatory body for the general public;
- services or supplies that aren't usually provided to treat an illness, including experimental or investigational treatments. Experimental or investigational treatments mean treatments that are not approved by Health Canada or other government regulatory body for the general public;
- services or supplies that don't qualify as medical expenses under the *Income Tax Act (Canada)*;
- elective (non-emergency) medical treatment or surgery which is received or performed out of the province where the insured person lives, and
- any other exclusions or limitations that are specifically listed in the Personal Health Insurance policy.

We will not pay benefits when the claim is for an illness resulting from:

- hostile action of any armed forces, insurrection or participation in a riot or civil commotion, and
- participation in a criminal offence.

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**Waiting period for dental and vision coverage:**

An insured person becomes eligible for dental coverage 3 months after the start date of the policy, and for vision coverage 1 year after the start date of the policy.

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**Will my premiums change over time?**

Premiums vary by age and by how much provincial and territorial health and drug plans cover. This means your premium reflects how old each insured person is and in which province or territory they live.

Your premium may change from time to time for a variety of reasons, including our claims experience for insured persons with similar policies, how long these policies remain active, and our expenses.

If your premium is changed, we will give you at least 30 days written notice before the change is made.

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**How will I be billed?**

Your premiums may be charged either monthly or annually. If there's an amount owing once we process your application, we'll charge your first bill to you as soon as possible. After that, we'll charge you for all following premiums based on your selection in the application.

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**Consequences for consumer non-disclosure or misstatements**

It's important to give us accurate information when you apply. Otherwise, we could cancel your policy or deny any claims.

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## We can help

➤ Speak with your **Sun Life representative** to learn more.

### Respecting your privacy

Respecting your privacy is a priority for the Sun Life 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](https://sunlife.ca/privacy).

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