



your **group** benefits

The Governors of the University of Alberta

(Postdoctoral Fellow Trainees and Guests)

**Group Policy No. 25379
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Your Group Benefits Booklet

Keep in a safe place

This booklet is a valuable source of information for you and your family. It provides the information you need about the group benefits available through your employer's group plan with Sun Life Assurance Company of Canada (Sun Life), a member of the Sun Life Financial group of companies. Please keep it in a safe place. We also recommend that you familiarize yourself with this information and refer to it when making a claim for group benefits.

The Governors of the University of Alberta self-insures all benefits. This means The Governors of the University of Alberta has the sole legal and financial liability for all benefits and funds the claims. With the exception of drugs on the *Prior Authorization Program*, Sun Life provides administrative services only (ASO) such as claims adjudication and claims processing.

Your employer is there to help

Your employer can:

- help you enrol in the plan
- provide you with the forms you need to claim group benefits
- answer any questions you may have

Benefits and claims information at your fingertips

For more information about your group benefits or claims, please call Sun Life's Customer Care Centre toll-free number at 1-800-361-6212.

We're on the Internet!

Learn more by surfing Sun Life's website. There's information about group benefits, and about Sun Life's products and services... and a whole lot more! Check us out!

Our address is:

www.sunlife.ca

The statements in this booklet are only a summary of some of the provisions in the master policy. If you need further details on the provisions which apply to your group benefits you must refer to the master policy (available from your employer).

Summary of Benefits

Policy Number 25379

Extended Health

| Part | Benefit | Deductible per family unit | Reimbursement |
|------|---|----------------------------|---------------|
| A | Drug: Pay Direct | none | 80% |
| C | Hospital: ward to semi-private | none | 100% |
| D | Supp. Health Care | none | 100% |
| E | Out-of-Province Emergency and Travel Assistance | none | 100% |

The benefit year is March 1, 2023 to December 31, 2023 and then from January 1 to December 31.

Maximums are listed under the appropriate Provision page.

Termination Age: member's 71st birthday or retirement, whichever is earlier

Dental

| Part | Benefit | Deductible per family unit | Reimbursement | Maximum |
|------|-----------------------|----------------------------|---------------|----------|
| A | Diagnostic/Preventive | none | 80% | \$1,500* |
| B | Restorative | none | 80% | * |
| D | Periodontic | none | 80% | * |
| H | Endodontic | none | 80% | * |

The benefit year is March 1, 2023 to December 31, 2023 and then from January 1 to December 31.

*The maximum amount payable applies to the combined eligible expenses incurred in a benefit year under Parts A, B, D and H for you and for each covered dependant.

Termination Age: member's 71st birthday or retirement, whichever is earlier

Dental Fee Guide: The applicable fee guide is the one in force on the day when and in the province where the expense is incurred or, for expenses incurred outside Canada, in the province of residence of the member.

When a fee guide is not published for a given year, the term *fee guide* may also mean an adjusted fee guide established by Sun Life.

General Information

Eligibility

You are eligible, and continue to be eligible, to be a member while you meet all of the following conditions:

1. You are a Postdoctoral Fellow who is designated by us as a trainee or guest, but is not an employee.
2. You are a resident of Canada.

Participation is compulsory.

You are eligible, and continue to be eligible, for dependant coverage while you meet all of the following conditions:

1. You are a member.
2. You have at least one dependant.
3. Your dependants are residents of Canada.

Definitions

Dependant

means your spouse or a dependent child of you or your spouse.

Dependent child

means a natural, adopted or step-child who is not married or in any other formal union recognized by law, who is entirely dependent on you for maintenance and support and who is

1. under 21 years of age,
2. under 25 years of age and attending a college or university full-time, or
3. physically or mentally incapable of self-support and became incapable to that extent while entirely dependent on you for maintenance and support and while eligible under 1) or 2) above.

He, his and him

refer to both genders.

Spouse

means your spouse by marriage or under any other formal union recognized by law, or a person of the opposite or same sex who is living with and has been living with you in a conjugal relationship for 12 consecutive months.

We, us and our

refer to The Governors of the University of Alberta.

Enrolment

To enrol, you must submit a completed enrolment form. If you have a dependant, request dependant coverage when you enrol.

Effective Date

Your coverage is effective on the first of the month following your Postdoctoral appointment.

Your dependant coverage is effective on the latest of

- the date that you become eligible for dependant coverage, or
- the date that you request dependant coverage.

Comparable Coverage

If you are covered for comparable coverage under your spouse's plan, you may decline the Extended Health/Dental coverage offered under this plan. If this comparable coverage stops you will be covered for the similar coverage provided by this plan.

If your dependant is covered for comparable coverage under another plan, you may decline the dependant coverage for the Extended Health/Dental coverage offered under this plan. If this comparable coverage stops, your dependants will be covered for the similar coverage offered under this plan.

The coverage that replaces the comparable coverage is effective on the date that the comparable coverage stops.

Termination of Coverage

Your coverage could terminate for a number of reasons. For example,

- you are no longer eligible, (i.e. your Postdoctoral duties end),
- you reach the Termination Age,
- the provision or the plan terminates.

Extended Health Provision

Benefit

The Governors of the University of Alberta self-insures this benefit. This means that The Governors of the University of Alberta has the sole legal and financial liability for this benefit and funds the claims. With the exception of drugs on the *Prior Authorization Drug Program*, Sun Life provides administrative services only (ASO). This includes claims adjudication and claims processing. For drugs on the *Prior Authorization Drug Program*, Cubic Health administers this Program and directs Sun Life to process claims when the drug is eligible for reimbursement.

To qualify for the Extended Health coverage, you or your dependant must be entitled to benefits under a provincial medicare plan or federal government plan that provides similar benefits.

Reference to Physician may also include a nurse practitioner – If the applicable provincial legislation permits nurse practitioners to prescribe or order certain supplies or services, Sun Life will reimburse those eligible services or supplies prescribed or ordered by a nurse practitioner the same way as if they were prescribed or ordered by a physician. For drugs, refer to *Other health professionals allowed to prescribe drugs*.

You will be reimbursed when you submit proof to Sun Life that you or your covered dependant has incurred any of the eligible expenses for medically necessary services required for the treatment of disease or bodily injury. To determine the amount payable, the total amount of eligible expenses you claim will be adjusted as follows:

1. the maximums described throughout the extended health benefit provisions are applied,
2. then the deductible, which must be satisfied each benefit year, is subtracted, and
3. the reimbursement percentage is applied.

The intentional omission, misrepresentation or falsification of information relating to any claim constitutes fraud.

Co-ordination of Benefits

If you or your dependants are covered under this plan and another plan, Sun Life will co-ordinate benefits under this plan with the other plan following insurance industry standards. These standards determine which plan you should claim from first.

The plan that does not contain a co-ordination of benefits clause is considered to be the first payer and therefore pays benefits before a plan which includes a co-ordination of benefits clause.

For dental accidents, health plans with dental accident coverage pay benefits before dental plans.

Following payment under another plan, the amount of benefit payable under this plan will not exceed the total amount of eligible expenses incurred less the amount paid by the other plan.

Where both plans contain a co-ordination of benefits clause, claims must be submitted in the order described below.

Claims for you and your spouse should be submitted in the following order:

1. the plan where the person is covered as an employee. If the person is an employee under two plans, the following order applies:
 - the plan where the person is covered as an active full-time employee,
 - the plan where the person is covered as an active part-time employee,
 - the plan where the person is covered as a retiree.
2. the plan where the person is covered as a dependant.

Claims for a dependent child should be submitted in the following order:

1. the plan where the dependent child is covered as an employee,
2. the plan where the dependent child is covered under a student health or dental plan provided through an educational institution,
3. the plan of the parent with the earlier birth date (month and day) in the benefit year,
4. the plan of the parent whose first name begins with the earlier letter in the alphabet, if the parents have the same birth date.

The above order applies in all situations except when parents are separated/divorced and there is no joint custody of the dependent child, in which case the following order applies:

1. the plan of the parent with custody of the dependent child,
2. the plan of the spouse of the parent with custody of the dependent child,
3. the plan of the parent not having custody of the dependent child,
4. the plan of the spouse of the parent not having custody of the dependent child.

When you submit a claim, you have an obligation to disclose to Sun Life all other equivalent coverage that you or your dependants have.

Claims

A claim must be received, from active and terminated members, by Sun Life within 90 days from the end of the benefit year of which the expense is incurred.

For the assessment of a claim, itemized bills, attending physician statements or other necessary information are required.

If your physician is recommending medical treatment that is expected to cost more than \$1,000, you should request pre-authorization to ensure that the expenses are covered.

Where the applicable legislation of your province or territory permits the use of a different limitation period, every action or proceeding for the recovery of money payable under the plan is absolutely barred unless it is commenced within one year of the date that Sun Life must receive your claim forms. Otherwise, every action or proceeding for the recovery of money payable under the plan must be commenced within the time set out in the applicable legislation of your province or territory.

Exclusions

No benefit is payable for

- expenses for which benefits are payable under a Workers' Compensation Act, Workplace Safety and Insurance Act or a similar statute,
- expenses incurred due to civil disorder or war, whether or not war was declared,
- expenses for services and products, rendered or prescribed by a person who is ordinarily a resident in the patient's home or who is related to the patient by blood or marriage,
- expenses for services or supplies payable or available (regardless of any waiting list) under any government-sponsored plan or program, except as described below under *Integration with Government Programs*,
- expenses for services or supplies that are not approved by Health Canada or other government regulatory body for the general public,
- expenses for services or supplies that are not generally recognized by the Canadian medical profession as effective, appropriate and required in the treatment of an illness in accordance with Canadian medical standards,
- expenses for services or supplies that do not qualify as medical expenses under the Income Tax Act (Canada),
- out-of-province expenses for elective (non-emergency) medical treatment or surgery.

Integration with Government Programs

This plan will integrate with benefits payable or available under the government-sponsored plan or program (the *government program*).

The covered expense under this plan is that portion of the expense that is not payable or available under the government program, regardless of:

- whether you or your dependant have made an application to the government program,
- whether coverage under this plan affects your or your dependant's eligibility or entitlement to any benefits under the government program, or
- any waiting lists.

At Termination

If you die, your covered dependant's Extended Health Benefits will be continued for 24 months, as long as the Extended Health provision remains in force. Your dependants must contact your employer to arrange the extension of coverage.

My Health CHOICE Coverage

If your coverage under this plan terminates because your employment has ended, you may purchase Sun Life's My Health CHOICE coverage. This coverage is different from your group plan.

To be eligible for My Health CHOICE coverage, you must:

- apply for My Health CHOICE coverage within 60 days after the termination of your coverage,
- be under age 75 on the date you apply, and
- be a resident of Canada and be covered under the provincial health plan.

My Health CHOICE coverage may also include Dental coverage if you were covered for both Extended Health Care and Dental Care benefits under this group plan, and both benefits terminated.

You may cover your spouse and dependents if those family members were covered under your group plan. Your spouse must be under age 75 on the date you apply for this coverage.

From time to time, Sun Life may review the eligibility requirements and, on the date you apply for My Health CHOICE coverage, they may be different from those listed in this booklet.

To apply for My Health CHOICE or if you have any questions, please call our Customer Solutions Centre at 1-877-893-9893.

Extended Health – Pay Direct Drug

Eligible Expenses

Eligible expenses are the reasonable and customary charges for the following items of expense, provided they are medically necessary for the treatment of disease or injury, prescribed by a physician or dentist and dispensed by a registered pharmacist or physician. Drugs covered under this benefit must have a Drug Identification Number (DIN) and be approved under *Drug evaluation*. There are additional eligibility requirements that apply to some drugs, see *Prior Authorization Drug Program* for details.

1. drugs which legally require a prescription.
2. life-sustaining drugs which may not legally require a prescription.
3. injectable drugs.
4. compounded preparations, provided that the principal active ingredient is an eligible expense and has a DIN.
5. needles, syringes, and chemical diagnostic aids for the treatment of diabetes.
6. smoking cessation aids which require a prescription, limited to a maximum of \$500 during the lifetime of you and each insured dependant.

Drug evaluation

The following drugs will be evaluated and must be approved by Sun Life to be eligible for coverage:

1. drugs that receive Health Canada Notice of Compliance for an initial or a new indication on or after November 1, 2017.
2. drugs covered under this plan and subject to a significant increase in cost.

Drug expenses are eligible for reimbursement only if incurred on or after the date of Sun Life's approval.

Sun Life will assess the eligibility of the drug based on factors such as:

- comparative analysis of the drug cost and its clinical effectiveness.
- recommendations by health technology assessment organizations and provinces.
- availability of other drugs treating the same or similar condition(s).
- plan sustainability.

Prior Authorization Drug Program

The Prior Authorization (PA) Drug Program requires a covered person to meet a defined set of evidence-based, clinical criteria related to a given medical condition before coverage of a specific PA Drug is approved.

A PA Drug is defined as a drug product that has an annual cost of \$5,000 or more for a treatment period of one (1) year or less and which is typically prescribed by an appropriate specialist in a given therapeutic area. A PA Drug could also include specific products that cost less than \$5,000 per year where there are safety concerns that can be mitigated with a PA process.

A PA Drug requires a covered person to provide written consent to an independent clinical case evaluator, Cubic Health, in order to obtain any relevant personal medical information from a covered person's health care professional team (i.e. physician(s), pharmacist(s), nurse practitioner(s), case manager(s), etc.) as needed to make a coverage decision.

A PA Drug will have a maximum initial approval period of one (1) year. Where applicable, that will be communicated at the time of any approval. A renewal form will need to be filled out prior to the end of the coverage period in order to be considered for an extension of the approval. An initial PA Drug approval for a given product does not guarantee approval at renewal time. Renewals are based on demonstrated safety and clinical effectiveness of the product for the covered person, and the covered person's appropriate adherence to therapy.

A specific PA Drug may not be covered for a given person if:

- it has been determined that the person has not attempted an adequate trial of clinically appropriate alternative therapies for the same condition.
- the requested dosing is clinically inappropriate.
- it is being used for an underlying condition that is not approved by Health Canada.
- the PA Drug or a clinically appropriate alternative is covered by a public program.
- it has been determined that the person has not attempted another medication for the same condition which is of comparable efficacy and safety but is more cost-effective.
- the specific PA Drug being requested has not received an unconditional recommendation for listing by the Canadian Agency for Drugs and Technologies in Health (CADTH) based on concerns around safety and/or clinical effectiveness and/or cost-effectiveness.

Cubic retains the right to require an adequate trial of clinically appropriate alternative therapies before a requested PA Drug is approved and reimbursed under the plan.

Once a decision has been rendered under the PA Drug Program, it cannot be appealed unless there has been a material change in the person's underlying medical condition that warrants reconsideration. An appeal does not automatically ensure approval.

If a PA Drug is approved, it will be subject to the prescription drug reimbursement level and all other conditions applicable to prescription drugs.

Grand-parenting of drugs reimbursed prior to March 1, 2021 – if a PA Drug was reimbursed under The Governors of the University extended health plan in the 6 month period prior to the effective date of this program, the covered person will automatically be grand-parented and will not be required to apply for prior authorization. However, if there is a requirement to change an existing PA Drug, or add another PA Drug to the covered person's medication regimen, the covered person will be required to apply for prior authorization for that drug.

Drug Utilization Review (DUR)

Sun Life provides a Drug Utilization Review (DUR) service to ensure the safe and effective use of drugs prescribed for you and your covered dependant. Your pharmacist will review an eligible drug against your past drug claims for possible harmful effects to your health, such as a severe drug interaction.

Other Health Professionals Allowed to Prescribe Drugs

Certain drugs prescribed by other qualified health professionals will be reimbursed the same way as if the drugs were prescribed by a physician or a dentist if the applicable provincial legislation permits them to prescribe those drugs.

Limitations and Exclusions

No benefit is payable for

1. the portion of expenses for which reimbursement is provided by a government plan,
2. expenses for drugs which, in Sun Life's opinion, are experimental,
3. expenses for dietary supplements, vitamins and infant foods,
4. expenses for contraceptives (other than oral), such as Mirena, contraceptive patches and contraceptive delivery services, IUDs and diaphragms ,
5. expenses for drugs which are used for cosmetic purposes,
6. expenses for drugs used for the treatment of sexual dysfunction,
7. expenses for smoking cessation aids that do not require a prescription,
8. expenses for drugs used for the treatment of infertility,
9. expenses for drugs used for the treatment of obesity,
10. expenses for natural health products, whether or not they have a Natural Product Number (NPN),
11. expenses for drugs and treatments, and any services and supplies relating to the administration of the drug and treatment, administered in a hospital, on an in-patient or out-patient basis, or in a government-funded clinic or treatment facility, and
12. expenses incurred under any of the conditions listed on the Extended Health Provision page as an Exclusion.

Extended Health – Hospital Benefit

Definitions

Convalescent Hospital

means a legally licensed hospital with beds or units designated for convalescent care and which provides facilities for diagnosis, care and treatment of a person suffering from disease or injury on a 24 hour basis, with 24 hour services by registered nurses and physicians. This does not include nursing homes, homes for the aged, rest homes or other places providing similar care.

Hospital

means a legally licensed hospital which provides facilities for diagnosis, major surgery and the care and treatment of a person suffering from disease or injury, on an in-patient basis, with 24 hour services by registered nurses and physicians. This includes legally licensed hospitals providing specialized treatment for mental illness, drug and alcohol addiction, cancer, arthritis and convalescing or chronically ill persons when approved by Sun Life. This does not include nursing homes, homes for the aged, rest homes or other places providing similar care.

Reasonable and customary charges

mean those which are usually made to a person without coverage for the items of expense listed under Eligible Expenses and which do not exceed the general level of charges in the area where the expense is incurred.

Eligible Expenses

Eligible expenses mean reasonable and customary charges for accommodation in a hospital, limited to the difference between the charges for public ward and semi-private room for each day of hospitalization.

Eligible expenses also include the cost of semi-private room for each day of hospitalization in a convalescent hospital, if this care has been ordered by a doctor as long as it is primarily for rehabilitation, and not for custodial care.

Exclusions

No benefit is payable for

expenses incurred under any of the conditions listed on the Extended Health Provision page as an Exclusion.

Extended Health – Supplementary Health Care Benefit

Definitions

Acupuncturist

means a person who is listed on the appropriate provincial registry.

Chiropodist, Podiatrist

means a person licensed by the appropriate provincial licensing authority.

Chiropractor

means a member of the Canadian Chiropractic Association or of a provincial association affiliated with it.

Hospital

means a legally licensed hospital which provides facilities for diagnosis, major surgery and the care and treatment of a person suffering from disease or injury, on an in-patient basis, with 24 hour services by registered nurses and physicians. This includes legally licensed hospitals providing specialized treatment for mental illness, drug and alcohol addiction, cancer, arthritis and convalescing or chronically ill persons when approved by Sun Life. This does not include nursing homes, homes for the aged, rest homes or other places providing similar care.

Naturopath

means a member of the Canadian Naturopathic Association or any provincial association affiliated with it.

Osteopath

means a person who holds the degree of doctor of osteopathic medicine from a college of osteopathic medicine approved by the Canadian Osteopathic Association or a person who holds a Diploma in Osteopathic Manual Practice (DOMP).

Physiotherapist

means a member of the Canadian Physiotherapy Association or of a provincial association affiliated with it.

Reasonable and customary charges

mean those which are usually made to a person without coverage for the items of expense listed under Eligible Expenses and which do not exceed the general level of charges in the area where the expense is incurred.

Registered Dietitian

means a person licensed by the appropriate provincial licensing authority.

Registered Massage Therapist

means a person licensed by the appropriate provincial licensing body or in the absence of a provincial licensing body, a person whose qualifications Sun Life determines to be comparable with those required by a licensing body.

Registered Nurse, Registered Nursing Assistant, Certified Nursing Assistant, Licensed Practical Nurse, Registered Practical Nurse

means a nurse, nursing assistant or practical nurse or certified nursing assistant who is listed on the appropriate provincial registry.

Speech Language Pathologist

means a person who holds a master's degree in Speech Language Pathology and is a member or is qualified to be a member of the Canadian Speech and Hearing Association or any provincial association affiliated with it.

Eligible Expenses

To be eligible, the expenses must be medically necessary for the treatment of disease or bodily injury and prescribed by a physician.

Eligible expenses are the reasonable and customary charges for the items of expense listed below.

1. the services of a registered nurse (R.N.), registered nursing assistant (R.N.A.), certified nursing assistant (C.N.A.), licensed practical nurse (L.P.N.) or registered practical nurse (R.P.N.) when provided in the patient's home, limited to a maximum of \$10,000 every 12 months. To qualify as an eligible expense, the patient's treatment must require the level of expertise of an R.N., R.N.A., C.N.A., L.P.N., or R.P.N.
2. the services of the following practitioners, limited to a benefit year maximum of \$500 for each practitioner.
 - a. an acupuncturist* a dietitian, a physiotherapist,
 - b. a registered massage therapist,
 - c. a speech language pathologist,
 - d. a chiropractor*, including one x-ray examination per benefit year,
 - e. an osteopath*, including one x-ray examination per benefit year,
 - f. a naturopath*, and
 - g. a podiatrist or chiropodist*, including one x-ray examination per benefit year.

*physician's prescription not required.

The practitioner must be registered with the appropriate association or registry. Where applicable, expenses for practitioners' services eligible under a provincial health care plan will be reimbursed before your expenses exceed the annual maximums under your provincial plan, starting from the first visit to the practitioner.

3. the services of a dental surgeon, including dental prosthesis, required for the treatment of a fractured jaw or for the treatment of accidental injuries to natural teeth if the fracture or injury was caused by external, violent and accidental means, provided the services are performed within 12 months of the accident but excluding services required in conjunction with such fracture or injury due to a condition that existed before the accident. A physician's prescription is not required.
4. licensed ground ambulance service to the nearest hospital equipped to provide the required treatment when the physical condition of the patient prevents the use of another means of transportation.
5. emergency air ambulance service to the nearest hospital equipped to provide the required treatment when the physical condition of the patient prevents the use of another means of transportation, and, if the patient requires the services of a registered nurse during the flight, the services and return air fare for a registered nurse.
6. orthopaedic shoes, orthopaedic modifications to shoes, and orthotics, when they are required for the correction of deformity of the bones and muscles and provided they are not solely for athletic use and are prescribed by a physician, podiatrist or chiropodist, limited to a combined maximum of \$300 every 12 months.

- 7. hearing aids and repairs to them, excluding batteries, limited to a maximum of \$700 for eligible expenses incurred during a 5 benefit year period.
- 8. trusses and crutches.
- 9. plaster of paris or fibreglass casts.
- 10. braces, provided they are not solely for athletic use.
- 11. artificial limbs or other prosthetic appliances. Initial purchase is limited to \$10,000 per prosthesis.
- 12. oxygen.
- 13. diagnostic laboratory and x-ray examinations.
- 14. blood glucose monitors, limited to a maximum of 1 every 4 benefit years.
- 15. wigs and hairpieces required as a result of chemotherapy, limited to a lifetime maximum of \$200 for each person.
- 16. rental, or purchase at our option, of medically necessary durable equipment that meets the patient's basic medical needs and is approved by Sun Life. If alternate durable equipment is available, eligible expenses are limited to the cost of the least expensive equipment that meets the patient's basic medical needs. Eligible durable equipment includes, but is not limited to, items such as:
 - a. wheel chairs,
 - b. wheel chair repairs, limited to a lifetime maximum of \$250,
 - c. one wheel chair ramp, limited to a lifetime maximum of \$2,000
 - d. walkers,
 - e. hospital beds,
 - f. traction kits.
- 16. mechanical or hydraulic lifts, when prescribed by a doctor, limited to a maximum of \$2,000 per lift every 5 benefit years.
- 17. extremity pump, when prescribed by a doctor, limited to a lifetime maximum of \$1,500 per person.
- 18. TENS machines, when prescribed by a doctor, up to a lifetime maximum of \$700 per person.
- 19. external mammary prosthesis as a result of surgery, limited to a maximum of 1 per side every 12 months.
- 20. surgical brassieres following a mastectomy, limited to a maximum of 2 surgical brassieres every 12 months.
- 21. pressure gradient hose (20-40 mmHG or higher) limited to a maximum of 4 pairs per benefit year.
- 22. the following hospital and medical services which are not offered in the province of residence and are performed following written referral by the attending physician in the patient's province of residence.
 - a. public ward accommodation and auxiliary hospital services in a general hospital limited to, after deducting the amount payable by a government plan, a maximum of \$75 a day for 60 days in a benefit year.
 - b. services of a physician limited to, after deducting the amount payable by a government plan, the level of physicians' charges in the patient's province of residence.

Items of expense incurred outside Canada are eligible only if they are not offered in any province in Canada.

- 23. Continuous Glucose Monitor (CGM) receivers, transmitters or sensors, for persons diagnosed with Type 1 diabetes, limited to a combined maximum of \$4,000 in a benefit year. You must provide Sun Life with a physician's note confirming the diagnosis. Flash Glucose Monitors and supplies are not eligible.

Exclusions

No benefit is payable for

- 1. expenses for the services of a homemaker,
- 2. expenses for items purchased solely for athletic use,
- 3. dental expenses, except those specifically provided under Eligible Expenses for treatment of accidental injuries to natural teeth,
- 4. utilization fees which are imposed by the provincial health care plan for the use of a service,
- 5. expenses incurred under any of the conditions listed on the Extended Health Provision page as an Exclusion.

Extended Health - Out-of-Province Emergency and Travel Assistance Benefit

To be covered for this benefit, you and your covered dependant must have provincial health care coverage. Expenses for hospital/medical services and travel assistance benefits are eligible if

1. they are incurred as a result of emergency treatment of a disease or injury which occurs outside your home province,
2. they are medically necessary, and
3. they are incurred due to an emergency which occurs during the first 60 days of travelling on vacation or business outside your home province. Your 60 days of coverage starts on the day you or your covered dependant departs from your home province.

Definitions

Emergency

means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a physician.

Emergency services

mean any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When you or your covered dependant have a chronic condition, emergency services do not include treatment provided as part of an established management program that existed prior to leaving your province of residence.

Family member

means you or your covered dependant.

Reasonable and customary charges

mean those which are usually made to a person without coverage for the items of expense listed under Eligible Expenses and which do not exceed the general level of charges in the area where the expense is incurred.

Relative

means your spouse, parent, child, brother or sister.

Emergency Services

At the time of an emergency, the family member or someone with the family member must contact Sun Life's Emergency Travel Assistance provider, AZGA Service Canada Inc. (Allianz Global Assistance). All invasive and investigative procedures (including any surgery, angiogram, MRI, PET scan, CAT scan), must be pre-authorized by Allianz Global Assistance prior to being performed, except in extreme circumstances where surgery is performed on an emergency basis immediately following admission to a hospital.

If contact with Allianz Global Assistance cannot be made before services are provided, contact with Allianz Global Assistance must be made as soon as possible afterwards. If contact is not made and emergency services are provided in circumstances where contact could reasonably have been made, then Sun Life has the right to deny or limit payments for all expenses related to that emergency.

An emergency ends when the family member is medically stable to return to his province of residence.

Emergency Services Excluded from Coverage

Any expenses related to the following emergency services are not covered:

1. services that are not immediately required or which could reasonably be delayed until the family member returns to his province of residence, unless his medical condition reasonably prevents him from returning to his province of residence prior to receiving the medical services.
2. services relating to an illness or injury which caused the emergency, after such emergency ends.
3. continuing services arising directly or indirectly out of the original emergency or any recurrence of it, after the date that Sun Life or Allianz Global Assistance, based on available medical evidence, determines that the family member can be returned to his province of residence, and he refuses to return.
4. services which are required for the same illness or injury for which the family member received emergency services, including any complications arising out of that illness or injury, if the family member had unreasonably refused or neglected to receive the recommended medical services.
5. where the trip was taken to obtain medical services for an illness or injury, services related to that illness or injury, including any complications or any emergency arising directly or indirectly out of that illness or injury.

Eligible Expenses for Hospital/Medical Services

Eligible expenses mean reasonable and customary charges for the following items of expense incurred for emergency services, less the amount payable by a government plan:

1. public ward accommodation and auxiliary hospital services in a general hospital,
2. services of a physician,
3. economy air fare for the patient's return to his province of residence for medical treatment,
4. licensed ground ambulance service to the nearest hospital equipped to provide the required treatment, or to Canada, when the patient's physical condition prevents the use of another means of transportation,
5. emergency air ambulance service to the nearest hospital equipped to provide the required treatment, or to Canada, when the patient's physical condition prevents the use of another means of transportation, and if the patient requires a registered nurse during the flight, the services and return air fare for the registered nurse.

Expenses that are included as Eligible Expenses under Drug, Vision, Hospital or Supplementary Health Care benefits are also eligible while you or your covered dependant is travelling outside Canada. These expenses are subject to the deductibles and reimbursement percentages listed under the appropriate benefit in the Summary of Benefits.

Eligible Expenses for Travel Assistance Benefits

Eligible expenses mean reasonable and customary charges for the following items of expense incurred for emergency services:

1. family assistance benefits, which include reimbursement for the cost of:
 - a. return transportation for covered dependent children who are under the age of 16, or who are handicapped, if they are left unattended because you or your spouse is hospitalized outside your province of residence. If necessary, an escort will be provided to accompany the dependent children. The maximum payable for the return transportation is a one-way economy fare for each dependent child.
 - b. return transportation for family members, if the hospitalization of a family member prevents them from returning home on the originally scheduled, pre-paid transportation, and consequently requires them to purchase new return tickets. The extra cost of each return fare is payable to a maximum of a one-way economy fare, less any amount reimbursed for the unused, return tickets.
 - c. visit of one relative, if a family member is hospitalized for more than 7 days while travelling without a relative. This includes meals and accommodation up to a maximum of \$150 per day, and round-trip economy transportation, for one relative. These expenses are also covered when it is necessary for a relative to identify a deceased family member before the release of his body.
 - d. meals and accommodation up to a maximum of \$150 per day per family, if a trip is extended because a family member is hospitalized.

The combined maximum amount payable for the above family assistance benefits is \$5,000 for one travel emergency.

2. return of a deceased family member. The necessary authorizations will be obtained and arrangements made for the return of the deceased to his province of residence. The maximum amount payable for the preparation and return of the deceased is \$5,000. Preparation of the deceased includes expenses for cremation at the place of death. Return of the deceased **includes** a basic shipping container, but **excludes** expenses for burial, such as burial caskets and urns.
3. return of a vehicle. If a family member is unable to operate a vehicle (owned or rented) because he is being returned to Canada for medical treatment, Sun Life will administer reimbursement of the cost of returning this vehicle to his province of residence, or the nearest appropriate rental agency. This benefit is also payable in the event of a family member's death. The maximum amount payable for returning the vehicle is \$1,000.

Travel Assistance Services

Out-of-province and around-the-world services are provided through Allianz Global Assistance, a company specializing in emergency medical assistance for travellers. By calling the 24 hour helpline, Allianz Global Assistance will be able to provide you and your covered dependants with the following emergency assistance services:

1. physician and hospital referrals,
2. on-going monitoring of medical treatment if a family member is hospitalized,

- 3. coordination of transportation arrangements via ground or air ambulance if it is medically necessary to return a family member to Canada or transfer him to another hospital that is equipped to provide the required treatment,
- 4. payment assistance for hospital/medical expenses,
- 5. legal referrals,
- 6. a telephone interpretation service,
- 7. a message service for you, your family, friends and business associates.

Emergency Payment Assistance

Eligible Hospital/Medical Expenses:

To ensure payment of these expenses,

- 1. **Call the 24 hour helpline immediately.** If you are physically unable to call the helpline yourself, then have a family member, travelling companion or medical personnel call for you. Simply showing your Sun Life Travel card to a doctor, nurse or hospital personnel will **NOT** ensure payment of these expenses.
- 2. Allianz Global Assistance will verify your extended health coverage and provincial health care coverage so payments can be arranged on behalf of you or your covered dependant.
- 3. You will be required to sign an authorization form allowing Allianz Global Assistance to recover any amounts payable by the provincial health care plan.
- 4. For expenses that require a percentage paid by you, or that are not covered under this plan or the provincial health care plan, you must reimburse Sun Life for the excess amount of the payment.
- 5. If you receive any subsequent bills for these expenses, please forward them to Allianz Global Assistance and they will coordinate payments with the provincial health care plan and Sun Life.

24 Hour Helpline

If emergency assistance is needed, a 24 hour helpline is available. Multilingual coordinators at Allianz Global Assistance can access a worldwide network of professionals who offer help with medical, legal, and other travel-related emergencies.

The 24 hour helpline can assist you and your covered dependant if you have lost your passport or visa, if you need to find a local legal advisor, or if you require telephone interpretation services. You can also call the helpline and leave important messages for family, friends or business associates; likewise, they can call the helpline and leave messages for you while you travel. Allianz Global Assistance will hold such messages for 15 days.

When calling the 24 hour helpline, please be ready to state your Plan No., Certificate No., ID No., and Provincial Medical Insurance Plan/Health Card Number.

Please consult the telephone numbers on your Travel card.

Exclusions and Limitations

No benefit is payable for

1. expenses incurred on a non-emergency or referral basis,
2. expenses incurred under any of the conditions listed as an Exclusion in the Extended Health Provision.

Due to conditions such as war, political unrest, epidemics, and geographic inaccessibility, emergency assistance services may not be available in certain countries. For more information on travelling conditions and the availability of Allianz Global Assistance services in a particular country, please call the appropriate 24 hour helpline.

Neither Sun Life nor Allianz Global Assistance is responsible for the availability, quality or results of the medical treatment received by the family member, or for the failure to obtain medical treatment.

Dental Provision

Benefit

The Governors of the University of Alberta self-insures this benefit. This means that The Governors of the University of Alberta has the sole legal and financial liability for this benefit and funds the claims. Sun Life provides administrative services only (ASO) such as claims adjudication and claims processing.

You will be reimbursed when you submit proof to Sun Life that you or your covered dependant has incurred any of the eligible expenses for necessary dental services performed by a dentist, a dental hygienist or a denturist. To determine the amount payable, the total eligible expenses claimed are adjusted as follows:

1. the deductible, which must be satisfied each year, is subtracted,
2. the reimbursement percentage is applied, and
3. the maximums specified in the Summary of Benefits are applied.

The intentional omission, misrepresentation or falsification of information relating to any claim constitutes fraud.

For each dental procedure, Sun Life will only cover up to the reasonable and customary charges.

Co-ordination of Benefits

If you or your dependants are covered under this plan and another plan, Sun Life will co-ordinate benefits under this plan with the other plan following insurance industry standards. These standards determine which plan you should claim from first.

The plan that does not contain a co-ordination of benefits clause is considered to be the first payer and therefore pays benefits before a plan which includes a co-ordination of benefits clause.

For dental accidents, health plans with dental accident coverage pay benefits before dental plans.

Following payment under another plan, the amount of benefit payable under this plan will not exceed the total amount of eligible expenses incurred less the amount paid by the other plan.

Where both plans contain a co-ordination of benefits clause, claims must be submitted in the order described below.

Claims for you and your spouse should be submitted in the following order:

1. the plan where the person is covered as an employee. If the person is an employee under two plans, the following order applies:
 - the plan where the person is covered as an active full-time employee,
 - the plan where the person is covered as an active part-time employee,
 - the plan where the person is covered as a retiree.
2. the plan where the person is covered as a dependant.

Claims for a dependent child should be submitted in the following order:

1. the plan where the dependent child is covered as an employee,
2. the plan where the dependent child is covered under a student health or dental plan provided through an educational institution,
3. the plan of the parent with the earlier birth date (month and day) in the benefit year,
4. the plan of the parent whose first name begins with the earlier letter in the alphabet, if the parents have the same birth date.

The above order applies in all situations except when parents are separated/divorced and there is no joint custody of the dependent child, in which case the following order applies:

1. the plan of the parent with custody of the dependent child,
2. the plan of the spouse of the parent with custody of the dependent child,
3. the plan of the parent not having custody of the dependent child,
4. the plan of the spouse of the parent not having custody of the dependent child.

When you submit a claim, you have an obligation to disclose to Sun Life all other equivalent coverage that you or your dependants have.

Claims

A claim must be received, from active and terminated members, by Sun Life within 90 days from the end of the benefit year of which the expense is incurred.

For the assessment of a claim, itemized bills, commercial laboratory receipts, reports, records, pre-treatment x-rays, study models, independent treatment verification or other necessary information may be required.

If your dentist has recommended dental treatment that is expected to cost more than \$500, you must have your dentist prepare a pre-treatment plan.

Where the applicable legislation of your province or territory permits the use of a different limitation period, every action or proceeding for the recovery of money payable under the plan is absolutely barred unless it is commenced within one year of the date that Sun Life must receive your claim forms. Otherwise, every action or proceeding for the recovery of money payable under the plan must be commenced within the time set out in the applicable legislation of your province or territory.

Exclusions and Limitations

No benefit is payable for

- expenses for which benefits are payable under a Workers' Compensation Act, Workplace Safety and Insurance Act or other similar legislation,
- expenses incurred due to civil disorder or war, whether or not war was declared,
- expenses for services or supplies payable or available (regardless of any waiting list) under any government-sponsored plan or program unless explicitly listed as covered under this benefit.

Anaesthesia and laboratory procedure charges must be completed in conjunction with other services and the amount payable will be limited to the reimbursement percentage of the services they are being performed in conjunction with. Laboratory charges are also limited to 66 2/3% of the fee for the procedure in the Dental Fee Guide shown on the Summary of Benefits.

At Termination

If you die, your covered dependant's Dental Benefits will be continued for 24 months as long as the Dental provision remains in force. Your dependants must contact your Plan Administrator to arrange the extension of coverage.

Dental Provision – Diagnostic/Preventive Benefit

Eligible Expenses

Eligible expenses mean reasonable and customary charges for the following items of expense -

- a. examination and diagnosis:
 - oral examination (once every 36 months),
 - limited examination,
 - recall examination (twice every 12 months),
 - special oral examination,
 - treatment planning,
 - minor emergency treatment,
 - consultation,
 - house call, institutional call and office visit,
- b. tests and laboratory examinations:
 - biopsy of oral tissue,
 - pulp vitality tests,
- c. radiographs:
 - complete series (once every 36 months),
 - periapical,
 - occlusal,
 - bitewing (twice every 12 months),
 - extraoral,
 - sialography,
 - radiopaque dyes to demonstrate lesions,
 - panoramic (once every 36 months),
 - interpretation of radiographs received from another source,
 - tomography
- d. preventive services:
 - dental polishing (twice every 12 months),
 - topical application of fluoride phosphate (twice every 12 months),
 - pit and fissure sealants (for children under 19 years of age), once every 60 months,
 - interproximal discing,
 - recontouring of teeth for functional reasons,

- e. space maintainers:
- f. drug injections
- g. laboratory procedures

Exclusions

No benefit is payable for:

- 1. expenses for cosmetic services,
- 2. expenses incurred for the treatment of malocclusion or for orthodontic treatment,
- 3. expenses for replacement of space maintainers which have been lost, stolen or mislaid,
- 4. expenses incurred for full mouth reconstruction, for vertical dimension correction or for correction of temporomandibular joint dysfunction,
- 5. expenses incurred under any of the conditions listed on the Dental Insurance Provision page as an Exclusion or Limitation.

Dental Provision – Restorative Benefit

Eligible Expenses

Eligible expenses mean reasonable and customary charges for the following items of expense -

- a. restorations:
 - caries control,
 - trauma control,
 - amalgam,
 - acrylic or composite resin,
 - prefabricated restorations,
- b. periodontics:
 - non surgical services,
 - occlusal adjustment/equilibration (not exceeding 4 time units every 12 months),
 - scaling and root planing (not exceeding a combined maximum of 6 time units every 12 months),
- c. denture repairs (once every 36 months),
- d. denture relining (once every 36 months),
- e. denture rebasing (once every 36 months),
- f. surgical services:
 - uncomplicated removals,
 - surgical removals and repositioning,
 - surgical excision,
 - surgical incision,
 - fractures,
 - lacerations,
 - frenectomy,
 - miscellaneous surgical services,
- g. anaesthesia (if performed in conjunction with oral surgery):
 - general anaesthesia,
 - deep sedation,
 - conscious sedation,
- h. laboratory procedures

Exclusions

No benefit is payable for:

1. expenses for cosmetic services,
2. expenses incurred for the treatment of malocclusion or for orthodontic treatment,
3. expenses incurred for full mouth reconstruction, for vertical dimension correction or for correction of temporomandibular joint dysfunction,
4. expenses incurred under any of the conditions listed on the Dental Insurance Provision page as an Exclusion or Limitation.

Dental Provision – Periodontic Benefit

Eligible Expenses

Eligible expenses mean reasonable and customary charges for the following items of expense -

- a. periodontics:
 - surgical services,
 - post-surgical treatment,
 - adjunctive procedures,
 - post treatment evaluation,
- b. major surgery:
 - alveoloplasty,
 - enucleation of cyst,
 - dislocations,
- c. anaesthesia (if performed in conjunction with oral surgery):
 - general anaesthesia,
 - deep sedation,
 - conscious sedation,
- d. laboratory procedures

Exclusions

No benefit is payable for:

1. expenses for cosmetic services,
2. expenses for replacement of periodontal appliances which have been lost, stolen or mislaid,
3. expenses for full mouth reconstruction, for vertical dimension correction or for correction of temporomandibular joint dysfunction,
4. expenses incurred under any of the conditions listed on the Dental Insurance Provision page as an Exclusion or Limitation.

Dental Provision – Endodontic Benefit

Eligible Expenses

Eligible expenses mean reasonable and customary charges for the following items of expense -

- a. endodontics:
 - pulpotomy,
 - root canal therapy,
 - periapical services,
 - other endodontic procedures,
 - emergency procedures,
- b. anaesthesia (if performed in conjunction with oral surgery):
 - general anaesthesia,
 - deep sedation,
 - conscious sedation,
- c. laboratory procedures

Exclusions

No benefit is payable for:

1. expenses for cosmetic services,
2. expenses incurred under any of the conditions listed on the Dental Insurance Provision page as an Exclusion or Limitation.

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. 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).

