

my coverage*

* and how to make the most of your group benefits.



Tommy
big yellow ball
small stone in his way

scratches
brave face
band-aid and a hug

Class: Employees

Contract number: 100430

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Alison
the trip of a lifetime
here at last

long climb to the top
travel protection
nothing can spoil this moment

Welcome to **my coverage**

This guide will help you make the most of your group benefits plan from The Land Group.

As your new benefits plan provider, we want to make things easy for you. Your benefits plan represents one of the most valuable pieces of your total compensation package, so take a few minutes to read through this guide. Explore how your group benefits plan can provide the important coverage you need to pay for expenses for you and your family.

Please note: if you or your dependents are presently covered under another group plan for Extended Health Care and/or Dental and you have refused benefits under this plan, certain sections of this guide will not apply to you.

**YOUR SUN LIFE GROUP BENEFITS TAKE EFFECT ON:
October 1, 2010**

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

HOW TO CONNECT WITH SUN LIFE FINANCIAL

CONNECT ONLINE

Visit www.sunlife.ca/member and enter your access ID and password.

Don't have an access ID? Go to page 3 to find out how to register.

QUESTIONS?

We're here to help. Talk to a Sun Life customer care representative every business day from 8 a.m. to 8 p.m. ET at 1-800-361-6212.



TRAVEL CARD



DRUG CARD



George
early morning, his favourite time
bringing in the paper

putting on his glasses
with vision care
reading every word

Your cards

YOUR TEMPORARY DRUG CARD

You can use this temporary drug card at the pharmacy until you receive your permanent cards. If you have dependents, we will send you an additional card for their use. You can also print a paper drug card from the Plan Member Services website at www.sunlife.ca/member.

If it is not already included, write your information on this card, as you will need it at the pharmacy.

If your member ID has less than 10 digits, add zeroes at the front.

YOUR TRAVEL CARD

Your travel benefit gives you access to the expertise of Europ Assistance USA, Inc., our emergency travel assistance provider. In the case of a medical emergency while you are travelling out of your home province, this service can help you and your family 24 hours a day, 7 days a week.

Additional Medi-Passport services can include support such as hotel accommodation and meals and replacement transportation tickets, if your return trip is delayed because of a medical emergency. See details and conditions on www.sunlife.ca/member (select **Print travel card** then click **Read more**).

Write your personal information on the front of this card as Europ Assistance will need this information in an emergency. Put this card with your other travel documents, for easy access to toll-free phone numbers, worldwide.

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

DRUG CARD



MEMBER'S NAME

16

CARRIER No.

100430

CONTRACT No.

01

MEMBER ID No.

ISSUE No.

Use of this card authorizes the following to collect, use and disclose information for the purposes of underwriting, administration, audit, paying claims and patient safety: Sun Life Assurance Company of Canada, any person or organization who has relevant personal information about me, my spouse or dependents including; the pharmacy through which this card is used, health care practitioners, institutions, investigative agencies and insurers, and any person performing services for Sun Life Assurance Company of Canada. If I am a spouse of a dependent, my claims information will be shared with the plan member for the purposes of claims payment and benefits management. To review our policy, visit our website: www.sunlife.ca



TRAVEL CARD

Card is not transferable. Not valid if group benefits have been terminated.



MEMBER'S NAME

100430

CONTRACT No.

MEMBER ID No.

In an emergency, contact Europ Assistance immediately.

(This is a requirement of your plan.) Physicians and hospitals can call to confirm benefits and arrange direct payment.



Europ Assistance's call centre is open 24 hours a day.

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

In Mexico, call: 001-800-368-7878

Elsewhere, call: * 202-296-7493

(call collect if available)

Toll-free dialing is not available

in Cuba. Use international operator.

Fax: * 202-331-1528

E-mail: ops@europassistance-usa.com

* Add the long distance code to contact the USA.

Access to my coverage

There are two easy ways to access your benefits – online or by phone.

ONLINE

HOW TO REGISTER

The first time you access your group benefits online, you will need to register to get your personal access ID and password. To register you will need your group contract number and member ID.

Your group contract number is:
100430

Your member ID is usually your employee number, and is 10 digits long.

- Go to the Sun Life Plan Member Services website at www.sunlife.ca/member and select **Register now**.
- Enter your contract number and member ID.
- You will be given your access ID right away.
- If we have your e-mail address on file, we will e-mail you your temporary password. Otherwise, we will send it by mail.

WHAT YOU CAN DO ONLINE

When you access **my coverage** online, you will be able to:

- Sign up for direct deposit of your claim payments.
- View your latest claims statement.
- Look up when you, or your family members, are eligible for your next dental check up.
- View customized information about what's covered in your plan, for example:
 - Enter a drug name or DIN (drug identification number) to see if your group plan covers it, and to what amount.
 - Select a medical expense type to see details of your coverage.
 - Enter a dental procedure code from your dentist to see if it's covered before you get the work done.
- Print an "all-in-one" coverage card summarizing your benefits, to keep in your wallet.
- Use the online Wellness Centre to discover tools to help manage your health, including health assessments, drug and medical libraries, calculators and more.
- Send a secure message. If you have a confidential question, you can send us a secure message through our Plan Member Services website. Simply select **Secure messages** from above the blue navigation bar and follow the instructions from there. Your message and our response will remain completely confidential.

YOUR ACCOUNT INFORMATION:

Write down your numbers for future reference:

CONTRACT NUMBER:

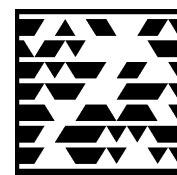
100430

MEMBER ID NUMBER:

ACCESS ID NUMBER:

FORGOT YOUR ACCESS ID OR PASSWORD?

Simply go to the Sun Life Plan Member Services website and select **Forgot your access ID? or Forgot your password?** and follow the steps.



SNAP THIS TAG TO CONNECT TO SUN LIFE

Snap this tag to connect to our Customer Care Centre. Get the free app for your phone at <http://gettag.mobi>

PHONE

Talk to a Sun Life customer care representative every business day from 8 a.m. to 8 p.m. ET at 1-800-361-6212.



Chrissy
star defender
team MVP

big win, big smile
compared to that game
the dentist is easy

Overview of **my coverage**

TELL YOUR DENTIST!

Let your dentist know that as of October 1, 2010, you are covered by Sun Life Financial, and provide them with your new group benefits contract number 100430 and member ID. It is also a good idea to confirm that your dentist has your current address on file.

DRUGS

Reimburses you for a portion of most prescription drug expenses.

HOSPITAL EXPENSES IN YOUR PROVINCE

Helps cover the costs of hospital care expenses in the province you live in that are not covered by the provincial plan.

PARAMEDICAL

Covers eligible paramedical expenses. These may include, for example, the services of chiropractors, physiotherapists and other medical professionals, depending on your plan.

MEDICAL SERVICES AND EQUIPMENT

Provides coverage for services and equipment considered necessary by your physician.

TRAVEL

Covers medical and related expenses that you incur if you or a family member suffers a medical emergency while travelling out of your home province. Covers such items as hospital and doctors' fees and transportation expenses that relate to a medical emergency.

DENTAL

Covers a portion of all dental work, from routine checkups to more extensive dental work.

LONG-TERM DISABILITY

Long-term disability benefits replace a percentage of your pay if you are unable to work for a long period of time because of illness or injury.

BASIC LIFE INSURANCE

If you die, your life insurance coverage will pay a tax-free lump sum benefit to your designated beneficiary or beneficiaries.

DEPENDENT LIFE

Dependent Life pays a lump sum benefit in the event of death of a spouse or a child.

VOLUNTARY BENEFITS

You can choose to include these voluntary benefits:

- Optional Life

Voluntary benefits can provide the additional coverage you need to supplement your group benefits plan. Read more about these benefits on page 8.



Stephen
on the slopes with the guys
snowstorm

down but not out
short-term disability
he'll be back

UPDATE YOUR RECORDS

Make sure your coverage is kept up-to-date by informing your employer of any changes in your dependents, your name or your beneficiary. This includes children who are full-time students and have exceeded the age limit for your plan.

How to make claims



E-CLAIMS

You can use our Plan Member Services website to submit many of your claims online: you save time and paper, and in most cases you get your benefit payments in less than 48 hours after your claim is processed!

Use the website to submit most of these claims online:

- Dental
- Paramedical

To access the online claims feature:

- Sign on to our website at www.sunlife.ca/member.
- In the "my health and well-being" section, select **Submit a claim** under the "Take me to" drop-down menu.
- You will be guided through the steps to submit your claim.

Be sure to keep your original receipts and supporting documents for 12 months, as we conduct random audits from time to time and you may be asked to send us your receipts.



PAPER CLAIMS

If you are mailing in a claim, you can download personalized paper claim forms from our Plan Member Services website with your contract number, member ID number, name, date of birth and address already filled in. Just complete the other information requested, then print, sign and send it to us at the address shown on the claim form. Remember to attach your receipts.

Your dentist's office can provide a dental claim form. Many dentists can submit claims electronically to Sun Life on your behalf.

MAKING CLAIMS DURING THE MOVE TO SUN LIFE

If you are claiming for expenses that you incurred before October 1, 2010, please send the claim to your previous insurer by December 30, 2010.

All claims for expenses that you incur on or after October 1, 2010 should be sent to Sun Life Financial.

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

SIGN UP FOR DIRECT DEPOSIT TO GET YOUR CLAIM PAYMENTS FASTER

Do you want to receive quicker claim payments? Try direct deposit! It's easy, fast and environmentally friendly.

Here's how to register for direct deposit:

- Go to the Plan Member Services website at www.sunlife.ca/member.
- Select **Direct deposit** under the "Take me to" drop-down menu in the "my health and well-being" section.
- Select **Register** and provide your e-mail address.

Once you've registered, you will automatically receive an e-mail to let you know your claim statements are available for you on the Plan Member Services website. If you need paper copies of your claim statement to send to your spouse's plan to coordinate benefits, or you want paper copies for your records, you can easily print them from the website.

USE YOUR DRUG CARD FOR INSTANT PAYMENT

For drug claims, your Pay-Direct Drug card provides instant payment of your covered drug expenses. Don't forget to show it to the pharmacist when you drop off your prescriptions.


TELL US ABOUT YOUR PROVINCIAL PHARMACARE REGISTRATION

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

COORDINATING BENEFITS WITH YOUR SPOUSE

If you have a spouse who also has a benefits plan with family coverage, you may be able to claim benefits under both plans. Here's how it works:

- Submit your own expenses to your plan first.
- Your spouse submits claims to his or her plan first.
- If one plan covers less than 100 per cent of the claim, simply send a copy of that plan's claim statement to the other plan, with copies of the receipts. The second plan may cover some or all of the balance.
- For your children's expenses, submit their claims to the plan of the parent whose birthday falls earlier in the calendar year. For example, if you were born May 1 and your spouse was born June 12, you would submit your children's expenses to your insurer first. To handle situations where parents are separated or divorced, refer to your benefits booklet (if applicable) or ask your benefits administrator.



Bill
never one to slow down
always on the go

fighting a bug
drugs covered
feeling better

Need more coverage?

In addition to the benefits included as a part of your group benefits plan from The Land Group, you also have access to optional benefits that you can buy at special group rates if you want additional coverage.

The following optional benefits are available:

- **Optional Life insurance.** Designed to supplement the basic group life insurance coverage under your plan, optional life is a smart, affordable way to help provide you and/or your family with more financial security. If you choose optional life, you will need to complete a health statement. Go to www.sunlife.ca/web/ehs for an online statement.

For more information about these benefits, talk to your benefits administrator.

MY CHOICE PLANS – DESIGNED TO GO WHERE YOU GO!

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

Our Customer Solutions Centre can tell you more!

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

Get more from **my coverage**

SAVE MONEY WITH OUR PREFERRED VISION SERVICES NETWORK

As a Sun Life Financial benefits plan member, you can save up to 20 per cent on prescription lenses, frames and contact lenses through the Preferred Vision Services (PVS) network. Many locations also apply the discount to non-prescription eyewear and accessory items.

Through the PVS network you can also save 10 per cent of the cost of laser eye correction surgery (Lasik MD) and prescription eyewear purchased online through ClearlyContacts.ca. In addition, discounts are available from selected Hearing practitioners.

PVS network providers are all independent practitioners. To find a provider near you, visit www.pvs.ca or call toll-free 1-800-668-6444. Tell the practitioner that you are covered under a Sun Life Financial benefits plan and pay the reduced price.

CHECK YOUR PARAMEDICAL COVERAGE

The bad news: you hurt your back. The good news: you have group health benefits through your employer. You think chiropractic treatment might help, but you can't quite remember if you have chiropractic coverage under your plan.

So, before you phone to make an appointment with a qualified medical practitioner (e.g., chiropractor, massage therapist, etc., who is legally authorized to practice medicine in your province), it's a good idea to confirm that you have coverage, and know the answers to these questions:

- Do you need to be referred by your doctor?
- How much does your plan cover for each visit?
- What's the yearly maximum?

To get this information visit our Plan Member Services website at www.sunlife.ca/member. Click **my coverage** then **medical coverage**, select the type of practitioner and you will be shown your plan's coverage details.

SHOP AROUND FOR THE BEST DISPENSING FEE

Note: Dispensing fees are itemized on receipts in Ontario and BC. They are generally itemized in other provinces, except in Quebec.

The dispensing fee is the amount pharmacies charge for their professional services when they fill a prescription. These fees can vary widely from pharmacy to pharmacy, so shopping around for lower fees can save you money every time you fill a prescription.

You may also be able to save money on most dispensing fees for continual medications by having your doctor prescribe them for long periods, so you'll need to fill your prescriptions less often.

KNOW WHAT'S COVERED UNDER YOUR DENTAL PLAN

Do you know what dental procedures are covered under your plan? You can access comprehensive online dental coverage information on our Plan Member Services website.

How does the coverage information work? When you want to check your coverage or a family member's coverage for a dental procedure, just select it from a simple menu-style list. If you're covered, you'll see information specific to your benefits plan. This includes eligibility, percentage covered, deductibles and maximums, and whether those maximums are shared with other procedures.

You can also search by dental procedure code, if your dentist has given you the code number.

If your dentist has asked us for an estimate (predetermination) you'll be able to see it on the website. We'll send you an e-mail to let you know when the estimate is available online. To take advantage of this feature, you need to sign up for direct deposit of your claims payments and give us your e-mail address, if you haven't already done so. (Just select the **Direct deposit** link.)

It's easy to access your dental coverage information. Select **my coverage** from the "my health and well-being" section on the Home page, then select **Dental coverage**.

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

YOUR PRIVACY MATTERS

To administer benefits and pay claims, we must maintain files in our offices containing personal information about our plan members. These files are kept strictly confidential. Access to your personal information is restricted to those employees and representatives who are administering your benefits, or any other person you authorize. This means if you have a spouse or other dependent, we can't share information about your benefits coverage with them unless you give us your express permission.

We may leverage our strengths in our worldwide operations and in our negotiated relationships with third party providers to help us service some of our customers. In some instances our employees, service providers, agents, reinsurers and any of their service providers may be located in jurisdictions outside Canada, and your personal information may be subject to the laws of those foreign jurisdictions.

To find out about our Privacy Policy, visit our website at www.sunlife.ca, or to obtain information about our privacy practices, send a written request by e-mail to privacyofficer@sunlife.com, or by mail to Privacy Officer, Sun Life Financial, 225 King St. West, Toronto, ON M5V 3C5, to request that a copy of our Privacy Brochure be sent to you.

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The Land Group
Employees

Insured Contract Number: **100430**
Extended Health Care, Dental, Long Term Disability, Basic Life, Dependent
Life, Optional Life

Order Number: **GBDOC-000852 2010.09.14**

Sun Life Assurance Company of Canada

www.sunlife.ca

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

