

my health my plan

What is Extended Health Care Insurance for Retirees?

Extended Health Care Insurance for Retirees provides you with insurance coverage for a range of necessary health care expenses during your retirement.

What is included in the insurance plan?

You have a choice between two plan types:

- Extended Health Care Insurance for Retirees
- Enhanced Extended Health Care Insurance for Retirees (includes Dental and out-of-province/country coverage)

Am I eligible to enrol without proof of good health?

You are eligible to enrol, without providing proof of good health, if:

- You are covered under your group plan prior to your retirement (you have 60 days from the date of your retirement);
- Your group benefits continued into your retirement for a defined period of time and you will be losing them (you have 60 days from the date your group coverage ends);
- You are a PPAO member. All PPAO members are eligible to enrol from March 1 – April 30, 2008 (or after this period with proof of good health);
- If you currently belong to another health care plan and feel the Sun Life Financial plan better fits your needs, you are eligible to enrol from March 1 – April 30, 2008 (or after this period with proof of good health).

Coverage for you and your family

You're not the only one eligible for coverage! You can add your spouse* or dependent children** to your Extended Health Care Insurance for Retirees plan, without providing proof of good health (assuming you enrol them within your 60-day open enrolment period).

How do I apply during the 60-day open enrolment period?

It's easy! Complete the Enrolment Form. Return the completed form by your enrolment deadline date to:

Sun Life Assurance Company of Canada
Association & Affinity Business
P.O. Box 365 Stn Waterloo
Waterloo, ON N2J 4A4

Once your Enrolment Form is processed, you will receive a welcome package containing your policy, billing statement, drug card (not available to residents of Quebec) and benefit schedule. If you miss the enrolment period, you are still eligible to apply but proof of good health will be required. Please contact your local Chapter Representative for an Application Form.

What happens if I miss the 60-day open enrolment period?

If you miss the 60-day open enrolment period (i.e. March 1 – April 30, 2008, or 60 days from the date of your retirement or 60-days from the date you lose your group coverage), you can still apply for Extended Health Care Insurance for Retirees for you, your spouse and your dependent children, but proof of good health will be required for all applicants.

How much does Extended Health Care Insurance for Retirees cost?

The good news is that maintaining your healthcare regime is very affordable. Your monthly premiums are based on your age and the province you live in. The rates below are for the province of Ontario:

Standard EHC Rates

RETIREE	
Age	Monthly Rate
50 - 54	\$88.62
55 - 59	\$90.86
60 - 64	\$103.47
65 - 69	\$85.36
70 - 74	\$105.00
75 - 79	\$108.15
80 - 84	\$108.15
85 - 89	\$108.15
90 +	\$110.95

Enhanced EHC Rates

RETIREE	
Age	Monthly Rate
50 - 54	\$153.86
55 - 59	\$157.38
60 - 64	\$177.23
65 - 69	\$126.51
70 - 74	\$155.61
75 - 79	\$160.28
80 - 84	\$154.14
85 - 89	\$180.09
90 +	\$187.92

RETIREE + 1	
Age	Monthly Rate
50 - 54	\$170.42
55 - 59	\$175.18
60 - 64	\$199.89
65 - 69	\$164.20
70 - 74	\$203.27
75 - 79	\$209.37
80 - 84	\$211.19
85 - 89	\$211.19
90 +	\$200.94

RETIREE + 1	
Age	Monthly Rate
50 - 54	\$295.88
55 - 59	\$303.43
60 - 64	\$342.38
65 - 69	\$243.36
70 - 74	\$301.25
75 - 79	\$310.30
80 - 84	\$301.01
85 - 89	\$351.67
90 +	\$340.34

RETIREE + 2 OR MORE	
Age	Monthly Rate
50 - 54	\$262.45
55 - 59	\$269.78
60 - 64	\$307.83
65 - 69	\$252.86
70 - 74	\$313.04
75 - 79	\$322.43
80 - 84	\$325.24
85 - 89	\$325.24
90 +	\$309.45

RETIREE + 2 OR MORE	
Age	Monthly Rate
50 - 54	\$455.65
55 - 59	\$467.28
60 - 64	\$527.27
65 - 69	\$374.77
70 - 74	\$463.93
75 - 79	\$477.86
80 - 84	\$463.55
85 - 89	\$541.58
90 +	\$524.13

- Rates are based on Retiree's age.
- Age means attained age at the beginning of policy year (January 1).
- Rates are renewable annually and are subject to change.
- Rates increase as the insured moves to the next age band at renewal (January 1 of each year).

What is not covered by this plan?

Extended Health Care Insurance for Retirees will not reimburse expenses resulting from:

- declared or undeclared war, insurrection, or rebellion;
- voluntary participation in a riot or act of civil disobedience;
- intentionally self-inflicted injury while sane or self-inflicted injury while insane;
- committing or attempting to commit a criminal offence;
- services or supplies not specifically listed;
- missed or cancelled appointments;
- examinations or services required solely for the use of a third party;
- travel to and from appointments;
- experimental services or supplies;
- services for which you would not normally have been charged or are not legally obliged to pay;
- fertility drugs, dietary aids, vitamins, smoking cessation products and erectile dysfunction drugs;
- acupuncture;
- items for personal comfort or for use in connection with sports or other recreational activities;
- costs related to temporomandibular joint dysfunction;
- services or supplies available under Workers Compensation Board/Workplace Safety and Insurance Board; and/or
- any other exclusions or limitations specifically listed in the Extended Health Care Insurance for Retirees policy.

Dental coverage included in the Enhanced Extended Health Care Insurance for Retirees plan will not reimburse expenses for services or supplies payable in whole or in part under any government-sponsored plan or program, except for user fees, extra billing, and other expenses in excess of those payable under the government-sponsored plan or program, if the legislation allows their payment under private plans.

Dental coverage included in the Enhanced Extended Health Care Insurance for Retirees plan will also not reimburse expenses resulting from:

- procedures performed primarily to improve appearance;
- the replacement of dental appliances that are lost, misplaced or stolen;
- missed or cancelled appointments;
- completion of claim forms;
- services or supplies for which no charge would have been made in the absence of this coverage;
- supplies usually intended for sport or home use (e.g. mouth guards);
- procedures or supplies used in full mouth reconstruction (capping all of the teeth in the mouth), vertical dimension corrections (changing the way the teeth meet) including attrition (worn down teeth), alteration or restoration of occlusion (building up and restoring the bite), or for the purpose of prosthetic splinting (capping teeth and joining teeth together to provide additional support);
- implants and transplants, and repositioning of the jaw;
- experimental treatments;
- dental services required due to congenital malformation;
- declared or undeclared war, insurrection, or rebellion;
- participation in a criminal offence; and/or
- any other exclusions or limitations that are specifically listed in the Enhanced Extended Health Care Insurance for Retirees policy.

When will the coverage end?

Your coverage will terminate on the earlier of:

- the premium due date, subject to the 31-day grace period, for non-payment of premiums;
- the 1st of the month coincident with or next following notification to Sun Life Assurance Company of Canada of the termination of the policy;
- 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;
- the date of your death.

Spousal coverage will terminate on the earlier of:

- the date your eligible spouse no longer satisfies the required definition;
- the date your coverage lapses, expires or otherwise terminates.

Dependent child coverage will terminate on the earlier of:

- the date your eligible child no longer satisfies the required definition;
- the date your coverage lapses, expires or otherwise terminates.

Who can I call if I have any questions?

If you have questions about Extended Health Care Insurance for Retirees, call 1 800 669-7921, or if you reside in Toronto, please call 416-408-7390.

If you are interested in speaking with an advisor regarding your health care planning, please contact Greg Galipeau, HBA, CLU, Sun Life Advisor, at 519- 542-2615 or 1-866-926-2615. Alternatively, you can email Greg at greg.galipeau@sunlife.com.

Please Note: This FAQ provides the highlights but not all the details of Extended Health Care Insurance for Retirees. The complete terms, conditions, exclusions and limitations governing the coverage are found in the insurance policy issued by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies. Extended Health Care Insurance for Retirees is underwritten by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

* Spouse means a legally married spouse or person of same or opposite sex with whom the insured member has been cohabiting for at least one year and who is represented publicly as the spouse.

** A child who is full-time student attending an educational institution recognized under the Income Tax Act (Canada) is also considered an eligible dependent until the age of 25 (age of 26 for employees residing in Quebec) as long as the child is entirely dependent on you for financial support.