



## FREQUENTLY ASKED QUESTIONS

### **CAN I UPGRADE FROM THE STANDARD PLAN TO THE ENHANCED PLAN WITHOUT PROOF OF GOOD HEALTH?**

Should a member who has opted for the Standard coverage wish to increase to the Enhanced coverage plan, it will be necessary for that member to answer a series of health-related questions to provide evidence of a good state of health.

### **CAN I APPLY AFTER MY HEALTH SPENDING ACCOUNT ENDS, WITHOUT PROOF OF GOOD HEALTH?**

If you do not have group health coverage, but have an employer sponsored Health Spending Account, you can apply for the Retiree package and will not have to answer any medical questions related to your health, provided you do so within 60 days after your Health Spending Account ends.

### **CAN MY SPOUSE APPLY FOR COVERAGE BEFORE I DO?**

Yes, your spouse can apply for coverage even if you choose not to.

### **IF I AM CURRENTLY UNDER MY SPOUSE'S BENEFIT PROGRAM, SHOULD I APPLY NOW?**

If your spouse\* is still covered by his/her group coverage plan (and you are covered as the spouse), you can wait until your spouse's group coverage ends to apply. You will have 60 days to enrol – from the date your spouse's group coverage ends – without providing proof of good health.

### **IF I HAVE COVERAGE FOR MY SPOUSE AND I, DOES MY SPOUSE HAVE THE OPTION TO CONTINUE COVERAGE UPON MY DEATH?**

To learn what coverage options are available to an insured spouse/dependent(s) upon an insured member's death, please contact Sun Life Assurance Company of Canada at 1-800-669-7921 within 30 days from the date of death of the policyholder.

Members who have selected the Enhanced coverage plan can reduce their coverage to the Standard plan without having to answer questions to prove they are in a state of good health.

*\* Spouse means your spouse by marriage or a person of the same or opposite sex with whom you have been cohabiting for at least one year and who is represented publicly as your spouse.*

# 6

## REASONS TO ENROL IN THE PPAO MEDICAL BENEFITS PLAN



# 1

### Illnesses and accidents that could create a financial drain on your retirement plan.

A Health Benefit plan like the one provided by Sun Life through the PPAO can help offset some of the associated costs of illness or injury.

# 2

### Medical costs continue to increase.

Provincial plans do not cover all health-related expenses. By enrolling in a Medical Benefits Plan like the one offered to members of the PPAO, you can help protect against these cost increases and potential benefit reductions.

# 3

By enrolling in the Enhanced Plan, members can enjoy the benefit of having an annual **Out of Province Emergency Travel plan\*\*** to cover emergency medical expenses during their first 60 days of travel for each trip.

# 4

### Premiums may qualify as medical expenses for income tax.

Please contact your tax advisor to see if/how you may benefit.

# 5

### Making claims is easy.

The plan provides a convenient drug card for your prescription needs and there are no deductibles on any of the covered costs. *Drug card is not available to residents of Quebec.*

# 6

### Members have access to a Sun Life Advisor to help with their health care planning.

**Mike Kelly**, CFP, CHS  
519-542-7779 ext 2213  
1-866-282-3924 ext 2213  
mike.f.kelly@sunlife.com

## 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:

**Mike Kelly**, CFP, CHS, Sun Life Advisor  
**Local: 519-542-7779 ext. 2213**  
**Toll-free: 1-866-282-3924 ext. 2213**  
**email: mike.f.kelly@sunlife.com.**

*\*\* There is a 6 month stability requirement for pre-existing health issues. Please see your benefits brochure for details, limitations and exclusions of the plan.*

**Please Note:** This FAQ provides the highlights but not all the details of Extended Health Care Insurance for Retirees. Please contact Mike Kelly for additional details.

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