



Congratulations on your retirement!

It's important to protect your health and your finances, especially in times of change. With the PPAO's Extended Health Care Insurance for PPAO Retirees insured by Sun Life Assurance Company of Canada, you'll have continued health care insurance during your retirement.

The Police Pensioners Association of Ontario (PPAO) is proud to offer you the opportunity to enrol for Extended Health Care Insurance for Retirees without proof of good health! You deserve the financial comfort needed to enjoy a happy and healthy retirement.

Rates are reviewed annually, subject to change and will increase as you move into the next age band. Please see the enclosed for a full list of Standard and Enhanced rates applicable to you.

To avoid the need to provide proof of good health, you must apply for coverage within 60 days from the date of your retirement or from the date your group benefits terminate (this includes health spending accounts and other types of benefit programs). Your spouse and dependent children can also join if they've been covered under your group benefits plan. As an added benefit, if you belong to a retiree benefit program from your employer and your spouse will be losing benefits because of an age termination clause, your spouse can apply under the PPAO benefit program at Sun Life without requiring you to enrol. Your spouse will be able to enrol without providing proof of good health if they enrol within 60-days of their group health benefits ending.

As an added benefit of the PPAO benefit plan, you can choose to pay through pre-authorized cheque withdrawals or by credit card.

Please take a moment to review the enclosed brochure, which provides additional information about the Extended Health Care Insurance for Retirees plan.

If you have any questions about this coverage, please call

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

Sincerely,

A handwritten signature in blue ink that reads 'Paul Bailey'.

Paul Bailey
President, PPAO