

July 13, 2017

Sun Life supporting BC – FAQ document

What if I need to make administrative changes to my company's plan or plan member data?

Our Member Administration team is on high alert to give impacted plan sponsors urgent same-day priority to ensure any updates to plan member dependent data are processed immediately. We are also providing flexibility when applying waiting period and eligibility rules (such as actively at work requirements and temporary lay-offs) while handling any impacted employee data.

How is Sun Life managing premium submissions by plan sponsors from BC?

Given the extenuating circumstances, premium payment extensions will be granted beyond the applicable grace period to our impacted plan sponsors.

Are claims being processed as normal for evacuees?

Sun Life has taken steps to prioritize claims adjudication and payment for plan members from BC. We are identifying these claims – both in paper and through the web – by their postal codes on file and are processing them via an expedited process. We will continue to do this until the situation has stabilized for impacted plan members.

What if plan members had to leave behind prescriptions when they were evacuated? Will refills be covered by their drug plans?

Sun Life has proactively worked with pharmacies, pharmacists, and TELUS Health (the company whose system helps adjudicate claims at the pharmacy) to make sure that these plan members can refill their lost prescriptions and get coverage for them.

This should take place directly at the pharmacy, but if there are any issues with receiving coverage for the prescription refill, plan members can call the Sun Life Client Care Centre where we have teams ready to assist immediately with this.

In addition, a similar process has been put into place for medical equipment (such as glasses or dental guards) that may have been left behind during the evacuation.

Does the out-of-province emergency benefit cover evacuation expenses such as meals & lodging?

In this situation, the out-of-province benefit would only be applicable if the insured had a medical emergency during their out-of-province visit to British Columbia. Otherwise, the out-of-province benefit does not cover situations of natural disasters. Any expenses incurred by a plan member for hotels or flights back to their home province would be out of pocket or should be claimed through available personal or homeowners coverage.

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

13/07/17 EM



What are the hours of the Sun Life Client Care Centre?

- Currently the Client Care hours are from 8am to 8pm Eastern [5 am to 5 pm Pacific time]. We will be closely monitoring our call volumes and extend hours (if required) at a later date. Our representatives are ready to handle any exceptional situation.
- If a client has RightDirections – an employee assistance program (EAP) – on their plan, our EAP provider Morneau Shepell is on alert and prepared to offer support services for plan members and their families, 24/7.

If an employee does not have direct deposit set up for claims payment, can Sun Life redirect the claim to a new or temporary address?

Yes, all of our claims areas have a process to redirect mail. For regular health and dental claims payments, we are allowing claims payments to continue to go to the address we have on file. We are aware that Canada Post is working on contingency measures to serve the residents of British Columbia displaced by the fires. They will communicate details as soon as possible. If a plan member would prefer to set up direct deposit or have their mail redirected at this time, they can call the Client Care Centre (CCC) to have it done immediately.

For employees who are receiving disability claim payments in the mail, Sun Life is proactively reaching out to impacted plan members to help them either set up direct deposit or change the mailing address on file.

What if an employee was on disability at the time of the evacuation?

Sun Life's disability team has worked to contact any impacted disabled member in BC to check on their personal situations and to offer any support we can provide. For those in the process of filing a disability claim, Sun Life is providing flexibility on a variety of situations for impacted BC disability claimants, including challenges such as receiving updated medical information or Canadian Pension Plan applications.