



Some people say the best service you can get from anywhere is self-service. That's why Sun Life Financial created the industry-leading and award-winning **my Sun Life** website. Just visit **www.mysunlife.ca** to take advantage of our easy online features. Here's a quick overview of what you can see and do.



# Your home page - This is your starting page when you sign on to my Sun Life.

#### >A One access ID — totally connected

- Access to your drug/medical/dental benefits or pension account with just one access ID.
- Use your email address as your access ID to make signing in easier.

## B Secure messages

Too busy to call Sun Life with your questions? Send us a secure message.

## >C Drug formulary

View details about your prescription drug plan formulary.

Your quick view page – This is where you will find all the great features described below.



#### >A Coverage

- > Get details of your drug, medical and dental coverage.
- > Look up drug information.

#### >B Claims

- Submit a dental, paramedical, vision care, coordination of benefits or health spending account claim.
- > Print personalized claim forms.
- > View a claim statement.
- > View claims history.

# >C Wellness centre

- Complete your wellness assessment.
- > Create and store your personal health record.
- Visit the health and medical libraries to search for information.
- Get help with navigating the Canadian health-care system.

#### >D Pay-Direct Drug (PDD) card

Print your personalized PPD card for contract number 25364. See page 9 for details on how to print your off-formulary drug card for contract number 150090.

#### > E Provincial coverage

Find out more about your provincial health plan.

# All these great features are just a few clicks away

Paperless claim statements Register for paperless claim statements and automatic email notification when your claims are processed.	3
Coordination of benefits Check and update your coordination of benefits information. You can also submit coordination of benefits claims online, where you and your spouse/partner are both covered under Sun Life plans.	3
<b>Coverage</b> Find out the maximum amount covered or the reimbursement level for certain medical expenses and dental procedures.	■4 ■■
<b>Drug Look Up</b> Wondering if a specific drug is covered under your plan? Here's where to go.	■4 ■■
Submit most claims online No printer, no stamps no problem. Just submit your drug, dental, paramedical, vision care, coordination of benefits or health spending account claim online.	5
Submit claims on your mobile device You can use your smartphone to submit paramedical, drug, vision and dental claims.	5
<b>Claims summary</b> View a summary of claim activities for any time period you specify.	6
Quick view Displays most recent claim payment, health spending account balance, vision care balance and next dental recall.	6
<b>Personalized claim forms</b> Print personalized claim forms pre-filled with your own information.	■7 ■■
<b>Pay-Direct Drug card</b> Your personalized PDD card – print, cut and carry with you.	7
Secure messages Have a question? Send Sun Life a secure message online.	■8 ■■
<b>Off-formulary drug coverage (for levels 4 &amp; 5 only)</b> This coverage has a different contract number (150090) and expands the number of drugs that qualify for reimbursement under the <i>FlexBenefits</i> .	9
<b>Printing your off-formulary drug card</b> Print your personal off formulary PDD card - print, cut and carry with you.	9
Wellness centre Complete a wellness assessment or search our comprehensive health and medication libraries.	<b>10</b>

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## Paperless claim statements

You can register for our paperless claim statements. If you provide your email address, we'll send an email notification when your claims have been processed to let you know your claim statements are available online.

It's easy, fast and environmentally friendly! Here's how to register:

- Select Paperless claim registration under "Take me to:" (on the right side of the screen).
- > Select Register.

When you provide your email address, you should subsequently validate it by responding to an email that is automatically sent to you.

If you need paper copies of your claim statement to send to your spouse's plan to coordinate benefits or want paper copies for your records, you can easily print your claim statements from the website.

(Note: Your claim payments are automatically deposited to your RBC payroll bank account.)

# Coordination of benefits (COB)

Do you or your family have additional coverage under your spouse's medical or dental plan? If so, you can coordinate your claims to be reimbursed up to 100 per cent of your eligible expenses.

To check current COB information:

 Select Coordination of benefits under "Take me to:" (on the right side of the screen)

To update your current COB information:

- Select Coordination of benefits under "Take me to:" (on the right side of the screen).
- > Select update.
- Select the statement that applies to your spouse's coverage under each contract number.
- > Select update now when done.



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edical coverage	
You are covered under more than one contra	act. Select the one you want to view.
Contract:	
O Drugs: 025364	
Medical: 025365	
plan may not be shown. For more details, ref Centre at 1 800 305-5905 if the expense is	fer to your benefits booklet or contact the Customer Care not listed below.
Coverage for:   Member  Depende	nt.
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Ambulance - Air - Own Province	Nursing Services Licensed Practical Nurse
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#### Coverage

The coverage section of each policy gives you quick and easy access to information about the coverage available for you and your dependents under your *FlexBenefits* drug, medical and dental plan. Find out what's eligible, the percentage of the cost covered and the maximum amount paid for many covered expenses.

To see your coverage details:

- Select Drug, Medical or Dental from "Coverage" on the blue menu bar.
- > Select whom the inquiry is for (member or dependent).
- Select the expense you would like information about.
   For dental expenses, you can also search by procedure code.
- Select your claims to view a list of the claims you and your dependents have submitted for that expense (located under "Limits" for medical expenses and "Overall maximum" for dental procedures).

(Note: Some coverage information may not be available. Please refer to your *FlexBenefits* booklet for details.)

# New employees/Newly eligible employees

RBC provides a weekly eligibility file to Sun Life. Once you have selected your coverage on the *FlexBenefits* enrollment system, it will take up to a week to be able to access **www.mysunlife.com**.

## Drug Look Up

Wondering if a prescription drug is covered? Want to know more about a particular drug? Use the Drug Look Up feature to search by drug name or drug identification number (DIN). You can find the drug name and DIN on the container label or pharmacy receipt.

To search for a drug:

- > Select **Drug** from "Coverage" on the blue menu bar.
- > Select whom the drug is for.
- > Enter the drug name or drug identification number (DIN).
- > Select search.

You can find out more about a drug (for example, the condition or disease it treats and possible side effects) simply by clicking on the drug name in the search results screen.

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02245127	ADVAIR 250MCG ND INHALER	Yes
02240836	ADVAIR 250UG INHALATION DISKUS	Yes
02240837	ADVAIR SDOUG INHALATION DISKUS	Yes
02245125	ADVAIR SONCE ND INHALER	Yes
Important	notes:	
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• To be	nes is determined by the age of the depend a slightly down must be preparited by a do	lent and is available to children age 16 and under.
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must	be dispensed by a pharmacist or doctor.	
· The c	trug information provided reflects the basic	coverage under your benefits plan and should not
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amos	ant paid is based on plan deductibles, the pe	sroentage paid by your plan, maximums, whether
your	benefits are coordinated with another plan,	etc. For more details, refer to your member
Dene B.o.o	n ET.	andre at 1 800 305-5905, Monday - Hnday, 8 a.m
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## Submit claims online

Claiming made easy! You can submit claims right over the Internet, e.g. drug, dental, paramedical, vision care, coordination of benefits or health spending account claims. You don't need a paper claim form – just fill in the information online. The system processes your claim immediately, and you receive an online notice telling you whether the expense is covered and usually the amount and details of your claim payment.

(Note: You must be registered for paperless claim statements to use this feature. Please refer to page 3 for instructions.)

To submit claims online:

- Select Submit a claim under "Take me to:" (on the right side of the screen) or select e-claims from "Claims" on the blue menu bar.
- You will be guided through the claiming process in a few easy steps.

We may randomly audit claims submitted online so please be sure to keep your original receipts and supporting documents for 12 months. If your claim is chosen for audit, we will ask you to mail us the original receipt.

## Submit claims on your mobile device

You can also use your smartphone to submit paramedical, drug, vision and dental claims by downloading our free BlackBerry or iPhone application, **my Sun Life Mobile**, from the Apple App Store or BlackBerry App World. Android and other smartphone users with an Internet connection can access my Sun Life Mobile at **m.mysunlife.ca**. Simply put the URL in your smartphone's browser and you're on your way to fast and easy claims submission. To submit a claim:

- Sign into my Sun Life Mobile using your access ID and password
- > On the Main menu, select my health and well-being
- Select Submit a claim, then choose the type of claim ad confirm your personal information
- Identify who the claim is for
- Enter details about your claim
- Read the terms and conditions and agree with them if you want to continue
- Your claim will be submitted instantly. And, in most cases your payment will be deposited directly into your bank account within 48 hours.

You can track your claims in progress and view completed claims by selecting **my recent claims** from the **my health and well-being** menu.

MENU Pa	ramedical e-claim	Sign out
Confirm your en	try below	
This claim is for <b>Robert Samson</b>		Edit
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#### **Claim summary**

This feature provides a summary of your drug or medical and dental claims and the amount paid by *FlexBenefits* for the time period you specify.

To view a claim summary:

- Select Drug claim summary or Medical and Dental claim summary from "Claims" on the blue menu bar.
- > Specify the period you would like to review.
- > Select view summary.

## Quick view

Once you sign on **my Sun Life** and select your *FlexBenefits* contract numbers, the quick view page will be displayed. You will immediately see a list of the most frequently requested information. Just select a link for more details:

- Most recent claim payment view your latest claim statement.
- Health spending account balance view your deposit and withdrawal history.
- Need glasses/lenses? check the date of your and your dependents' last purchase, remaining amount and next purchase date.
- Next dental checkup check your next dental recall date for claim purposes for you and your dependents.



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## Personalized claim forms

The claim forms available for you at **www.mysunlife.ca** are already pre-filled with your contract number, member ID number, name, date of birth and address. All you have to do is complete the rest, print, sign and send.

To download your personalized claim form:

- Select Print claim form from "Claims" on the blue menu bar.
- > Choose the form you need from the list.

(Note: Adobe Acrobat Reader is required for this feature. It is available for download free of charge.)

## Pay-Direct Drug (PDD) card

Using your PDD card is a fast and convenient way to claim prescription drugs. Participating pharmacies no longer require a plastic card to swipe through their system; simply print and show this paper PDD card to your pharmacist, who will input your information and submit your claim electronically.

To print your personalized PDD card:

- Select Print drug card under "Take me to:" (on the right side of the screen).
- > Select **Print** on the blue menu bar.



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## Secure messages

Whenever you are too busy to call us, or you have a confidential question, you can send Sun Life a secure message:

To send us a secure message:

- > Select Secure messages at the top of the menu.
- > A new browser window will open.
- > Select Create new message.
- Select a category for your question from the drop-down menu.
- > Select the secure message link.
- > Type your question into the Your message box.
- If you would like an email notification when we have responded to you, select Yes (an email address will be required).
- > Select **Send** to send us the message securely.



# Off-formulary drug coverage (for levels 4 & 5 only)

For those enrolled in Prescription Drugs levels 4 and 5 only, the off-formulary drugs coverage expands the number of drugs that qualify for reimbutsement under the FlexBenefits program to include drugs not covered on Formulary B. A separate PDD code is provided for Off-formulary prescription drugs (Policy 150090). If you have this coverage, some of your plan details will appear differently than described earlier in the guide.

On your home page, you will also see a link to the off-formulary drug plan. Click to view more details about this drug plan coverage, to print a drug card with the 150090 contract number or to submit off-formulary claims.

## Printing your off-formulary drug card

Your off-formulary drug coverage has a different contract number than your usual drug coverage. To print a drug card with this different contract number, make sure you've clicked into the "off-formulary drug plan" section of the website first (see above), then follow the usual steps to print a card:

- Select Print drug card under "Take me to:" (on the right side of the screen)
- > Select Print on the blue menu bar

Your drug card for contract 25364 should be set up as the first payor for your drugs. The off-formulary drug card for contract 150090 should be set up as the second payor for your drugs. If your spouse also has a benefit plan that includes a Pay-Direct Drug card, your pharmacist can send claims electronically to all plans at the same time – to make the initial claim through your two plans and then claim the unpaid balance from your spouse's plan. This is called coordination of benefits. If you and your spouse both have dependent coverage, you should submit claims for dependent children to the plan/plans of the parent whose birthday falls first in the calendar year.





## **Questions?**

For questions about any of the features described in this guide or how to access www.mysunlife.ca, just call Sun Life Financial's Customer Care Centre at 1-800-305-5905, from 8 a.m. to 8 p.m. ET, Monday to Friday.

## Wellness centre

Looking for reliable health and medical information? Our Wellness centre provides answers for your health concerns and questions.

Check out these valuable features:

#### Wellness assessment

Complete this short, private questionnaire to evaluate your health and lifestyle habits and identify possible areas of risk. Along with a wellness score, you'll receive personalized tips that can be used to develop your own health improvement program.

#### Personal health record

Create a private, online record of your health information, by storing details of your medical conditions, allergies, past tests and procedures, immunizations, etc., in one location you can access at any time. All your personal information is kept according to Canadian data privacy laws. You can create personal health records for your family members too.

#### Health library

Look up information on any health topics and medical conditions, including causes, symptoms, diagnoses, treatments and prevention.

#### Medication library

Search information on more than 10,000 drugs and their proper use, interactions, side effects, dosages and when they should not be used.

#### Canadian HealthCARE Guide

Need help navigating the Canadian health-care system? Find doctors, clinics or community support groups in your area, understand wait times - and more.

To access these features:

- > Select Wellness centre on the blue menu bar.
- > Select the feature you would like to use.
- A new window will open showing the Health & Wellness Companion and Canadian HealthCARE Navigation website.

Note: Don't forget to return to mysunlife.ca and sign out.



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