



SunAffinity

Life's brighter under the sun

A comprehensive online benefits solution that best suits your insurance needs.





Through SunAffinity, we've got you covered...

If traditional group benefits are not available to you, you can get coverage at affordable rates through SunAffinity - your online benefit solution. With a variety of insurance plans available, you can build the plan that best suits your family's insurance needs.

Choice

You can choose from Term Life, Critical Illness, and Personal Health Insurance with Dental insurance to create a benefits package tailored to your specific needs.

Convenience

You can learn about the insurance products available, get an estimate of your monthly rates, and complete and submit an application online. Everything you need is available in a single, online location.

Flexibility

All coverage is available to you and your spouse, and health and dental insurance is also available to your dependent children. If your employment situation ever changes, your policy moves with you.

Learn more

This brochure provides you with an overview of the SunAffinity program. Visit sunlife.ca/sunaffinity to learn about the coverage plans available to you.

Applying is easy!

You can apply online at:

sunlife.ca/sunaffinity

Be sure to include the reference code **PARR** on your online application to identify you as an Ontario Sailing Associate member.



Product Highlights

Personal Health Insurance with Dental Insurance

Personal Health Insurance* helps you cover the cost of health services and supplies not paid for by your provincial health plan.

- Canadian residents between the ages of 18 and 69 are eligible to apply. Once issued, the policy is renewable each year for life.
- \$1 million lifetime maximum per covered individual.
- Convenient drug card available (not available for Quebec residents).
- Medi-passport (travel assistance) available.
- Dental Insurance annual maximum of \$500 for Basic coverage; \$750 for Standard or Enhanced coverage**
- No Dental Insurance deductibles.
- Root canals and caps are covered expenses, subject to an annual maximum and reimbursement schedule.
- Choice of Basic, Standard or Enhanced coverage.
- Spouse*** and dependent child**** coverage is available.

Critical Illness Insurance

Along with the emotional toll of being diagnosed with a critical illness, there are also financial consequences to consider. Loss of employment income, coupled with the often substantial costs associated with a critical illness, may have a serious impact on your financial stability.

- Canadian residents between the ages of 18 and 60 are eligible to apply.
- Benefit amounts range from \$20,000 to \$250,000 (sold in units of \$10,000).
- Includes coverage for 19 major illnesses and conditions.
- The benefit amount may be used for any purpose - the choice is up to you.
- Spouse*** coverage is available.

Term Life Insurance

Term Life Insurance helps your family maintain their standard of living in the event of your premature death. Funds paid under the plan may be used to cover final expenses, to repay debts, or even to provide a thoughtful legacy for those left behind.

- Canadian residents between the ages of 18 and 60 are eligible to apply.
- Benefits range from \$50,000 to \$1,000,000 (sold in units of \$25,000).
- Preferred rates for non-smokers.
- Option to apply for a Living Benefit in the event of terminal illness.
- Accidental Death Insurance rider is available.
- Spouse*** coverage is available.

* Provincial Health Insurance is required to purchase this product. In Quebec, you are required to have RAMQ drug coverage or an equivalent group/association plan to purchase this product.

** Should your coverage start in the second half of a Plan Year, the Plan Year Maximum for that year will be reduced by 50% the plan year is defined as the 12-month period from your effective date of coverage.

*** A *Spouse* is defined as your spouse by marriage or under any other formal union recognized by law, or your partner of the opposite sex or same sex, who has been publicly represented as your spouse.

**** A *dependent child* means a natural child, stepchild or legally adopted child who is not married or in any other formal union recognized by law and is under age 21 (age 25 if a full-time student or age 26 if a full-time student residing in Quebec) or to any age if mentally or physically handicapped.

Personal Health Insurance

While some provincial health plans cover many major health costs, they may not cover certain treatments and services that are essential to a comprehensive course of medical care. Personal Health Insurance (PHI) makes it affordable for you to cover the cost of health services and supplies not paid for under provincial plans.

You can choose from three levels of coverage - Basic, Standard and Enhanced - to meet your PHI needs. Available in all provinces, unless otherwise noted.

| Plan Details | | | |
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| Coverage | <ul style="list-style-type: none"> ■ Available to residents of Canada who are insured under the government health care plan in their province or territory of residence. ■ Available to individuals for single person coverage. ■ Available to couples or families for multi-person coverage. ■ Available to age 69 (you must be 18 years of age or older to apply). ■ Once issued, the plan is renewable each year for life. | | |
| Plan types | <p>There are three types of plans to choose from:</p> <ul style="list-style-type: none"> ■ Basic plan – our most economical plan for basic coverage. ■ Standard plan – coverage for the same health expenses as Basic but at higher levels. Also with semi-private hospital, vision and emergency travel medical coverage. ■ Enhanced plan – the broadest and most comprehensive level of coverage, including orthodontics and restorative dental coverage. | | |
| Prescription drugs* | <p>Basic plan</p> <ul style="list-style-type: none"> ■ \$750 annual maximum ■ 60% reimbursement ■ Excludes fertility drugs and contraceptives ■ Up to \$5 paid towards dispensing fee | <p>Standard plan</p> <ul style="list-style-type: none"> ■ \$100,000 annual maximum ■ 70% reimbursement on first \$7,000 of eligible expenses (\$4,900 paid expenses) ■ 100% reimbursement on next \$93,000 of eligible expenses ■ Excludes fertility drugs and contraceptives | <p>Enhanced plan</p> <ul style="list-style-type: none"> ■ \$100,000 annual maximum ■ 80% reimbursement on first \$5,000 of eligible expenses (\$4,000 paid expenses) ■ 100% reimbursement on next \$95,000 of eligible expenses ■ Includes contraceptives (oral only) ■ Excludes fertility drugs |
| <p>All three plans include:</p> <ul style="list-style-type: none"> ■ Pay Direct drug card (except in Quebec) ■ No deductible ■ Smoking cessation medication (\$250 lifetime maximum) | | | |

Plan Details

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| <p>Extended health provision</p> | <p>Basic plan</p> <ul style="list-style-type: none"> ■ 60% reimbursement ■ No deductible ■ \$25 maximum per visit, up to \$250 per calendar year, per practitioner** ■ Accidental dental (\$2,000 per fracture or injury) ■ Licensed ground or emergency air ambulance services ■ Hearing aids (\$400 every five years) ■ Medical services and equipment of \$2,500 per year for a combined lifetime maximum of \$20,000. See list of medical services and equipment below: <ul style="list-style-type: none"> ■ Wig and/or hair pieces (\$100 maximum per calendar year) ■ Orthopedic shoes and orthotics (\$150 maximum per calendar year) ■ Blood glucose monitor (\$150 every five years) ■ Splints, crutches, braces and/or casts ■ Wheelchairs (\$1,000 lifetime maximum) ■ Walkers and traction kits ■ In-home nursing*** ■ Hospital bed ■ Prosthetic appliances | <p>Standard plan</p> <ul style="list-style-type: none"> ■ 100% reimbursement ■ No deductible ■ Up to \$300 per calendar year, per practitioner** ■ Accidental dental (\$2,000 per fracture or injury) ■ Licensed ground or emergency air ambulance services ■ Hearing aids (\$400 every five years) ■ In-home nursing*** up to \$5,000 per year and \$25,000 lifetime maximum | <p>Enhanced plan</p> <ul style="list-style-type: none"> ■ 100% reimbursement ■ No deductible ■ Up to \$400 per calendar year, per practitioner** ■ Accidental dental (\$2,000 per fracture or injury) ■ Licensed ground or emergency air ambulance services ■ Hearing aids (\$500 every five years) ■ In-home nursing*** up to \$10,000 per year and \$30,000 lifetime maximum |
| <p>Semi-private hospital room (in Canada)</p> | <p>Basic plan</p> <ul style="list-style-type: none"> ■ No coverage | <p>Standard and Enhanced plans include:</p> <ul style="list-style-type: none"> ■ 85% reimbursement ■ Up to \$200/day for an annual maximum of \$5,000 ■ Convalescent hospital - maximum of \$20/day – 180 days per incident ■ If you are pregnant at the time of application, we will pay up to two days of hospitalization due to pregnancy | |

Plan Details

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| Vision care | Basic plan <ul style="list-style-type: none"> ■ No coverage | Standard and Enhanced plans include: <ul style="list-style-type: none"> ■ 100% reimbursement ■ Prescription eyeglasses, contact lenses, prescription sunglasses, laser eye surgery ■ One year waiting period | |
| | | Standard plan <ul style="list-style-type: none"> ■ Vision ■ Maximum \$150 every two calendar years (including eye exams) ■ Eye examination ■ Up to \$50 every two calendar years (per calendar year for dependents under age 18) | Enhanced plan <ul style="list-style-type: none"> ■ Vision ■ Maximum \$200 every two calendar years (including eye exams) ■ Eye examination ■ Up to \$50 every two calendar years (per calendar year for dependents under age 18) |
| Emergency travel medical | Basic plan <ul style="list-style-type: none"> ■ No coverage | Standard and Enhanced plans include: <ul style="list-style-type: none"> ■ 100% reimbursement ■ \$1 million lifetime maximum ■ Up to 60 days per trip. Coverage begins when the insured leaves their province/territory of residence ■ Available until the age of 80 ■ If the insured had a pre-existing medical condition that existed during the nine months prior to their trip, expenses related to this condition are not included**** | |

Provincial health insurance is required to purchase this product. In Quebec, the insured is required to have RAMQ drug coverage or an equivalent group/association plan to purchase this product. This chart provides the highlights, but not all the details of the PHI plan.

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.

* This plan is second payor to any government-sponsored drug plan. In Quebec, this plan will be second payor to comply with RAMQ legislation.

** Practitioners include: acupuncturists, chiropractors, naturopaths, osteopaths, physiotherapists, podiatrists/chiropractists, psychologists, registered massage therapists and speech therapists

*** In-home nursing includes RNs, RPNs, RNAs, CNAs or LPAs.

****Emergency travel medical does not cover any pre-existing condition. A pre-existing condition is a medical condition where symptoms appeared or required medical attention, hospitalization or treatment (this includes changes in medication or dosage) during the nine-month period before the insured leaves their province or territory. Certain provisions may apply.

Rates are subject to change annually. The insured will receive written notice 30 days prior to the change.

Coverage is subject to certain exclusions and limitations which are described in the individual policy issued.

Dental Insurance

Without insurance, a visit to the dentist is often quite costly. As a result, preventative dental maintenance and even necessary procedures often become a lesser spending priority. However, research increasingly shows that taking care of a person's teeth and gums is important to his/her general state of health. Dental Insurance is a cost-effective way for you to ensure your family receives regular and continued oral care. Dental Insurance is included with the PHI plans.

There's a choice of three levels of coverage - Basic, Standard and Enhanced - to meet your dental care needs.

| Dental | | | |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dental - preventive | Basic plan <ul style="list-style-type: none"> ■ 60% reimbursement ■ \$500 per calendar year | Standard plan <ul style="list-style-type: none"> ■ 70% reimbursement ■ \$750 per calendar year | Enhanced plan <ul style="list-style-type: none"> ■ 80% reimbursement ■ \$750 per calendar year |
| | All three plans include: <ul style="list-style-type: none"> ■ Exams, diagnosis, tests, x-rays, lab exams ■ Fillings, scaling and routine extractions ■ Space maintainers for children under 12 years of age ■ Pit and fissure sealant for children under 19 years of age ■ Nine-month recall visits ■ A three-month waiting period before coverage begins | | |
| Dental - restorative | Basic plan <ul style="list-style-type: none"> ■ No coverage | Standard plan <ul style="list-style-type: none"> ■ No coverage | Enhanced plan <ul style="list-style-type: none"> ■ 50% reimbursement ■ \$500 annual maximum ■ One-year waiting period before coverage begins ■ Includes endodontics (root canals), periodontics, oral surgery, anaesthesia, crowns, onlays, laboratory procedures, bridges, dentures (and repairs) |
| Dental - orthodontics | Basic plan <ul style="list-style-type: none"> ■ No coverage | Standard plan <ul style="list-style-type: none"> ■ No coverage | Enhanced plan <ul style="list-style-type: none"> ■ 60% reimbursement ■ \$1,500 lifetime maximum ■ Two-year waiting period before coverage begins |

Note: Should your coverage start in the second half of a plan year, the plan year maximum for that year will be reduced by 50%. The plan year is defined as the 12-month period from your effective date of coverage.

Critical Illness Insurance

Along with the emotional toll of being diagnosed with a critical illness, there are also financial consequences to consider. The potential inability to work, coupled with the often substantial costs associated with a critical illness, may have a serious impact on financial stability.

With Critical Illness Insurance, you will receive a one-time, lump-sum payment if you are diagnosed* with one of the 19 critical illnesses covered under the plan. Whether you use the payment to cover medical expenses, make necessary modifications to your home, or even to take a dream vacation, the choice is completely up to you. Critical Illness Insurance helps ease the strain of financial worry, leaving the insured free to focus on your recovery.

Survival period

The lump-sum payment provided by our Critical Illness Insurance is paid when the survival period is complete (subject to specific coverage limitations and exclusions contained in the Policy). Unless otherwise specified in the Policy, the survival period is 30 days immediately following the date of diagnosis.



Covered conditions

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|-------------------------------------|
| Heart attack |
| Stroke |
| Cancer |
| Kidney failure |
| Coronary artery bypass surgery |
| Major organ transplant |
| Major organ failure on waiting list |
| Multiple sclerosis |
| Paralysis |
| Blindness |
| Deafness |
| Loss of independent existence |
| Loss of speech |
| Coma |
| Benign brain tumor |
| Severe burns |
| Aortic surgery |
| Alzheimer's disease |
| Parkinson's disease |

* Written proof of diagnosis is required from a qualified medical physician, whereby he or she is duly licensed and practising medicine in Canada, and is not your contract worker, your contract worker's spouse or any relative or business associate of either. You must complete a survival period (usually 30 days), and a cancer moratorium applies.

Before the benefit becomes payable, Sun Life Assurance Company of Canada reserves the right to have the applicant medically examined by a physician of our choice.

Term Life Insurance

Term Life Insurance helps your family maintain their standard of living in the event of premature death. Funds paid under the plan may be used to cover final expenses, to repay debts, or even to provide a thoughtful legacy for those left behind. Term Life Insurance may bring comfort in knowing that one's family has some financial protection when the main income earner passes on.

Living benefit

This may be offered as a loan, on a compassionate basis. In the event of terminal illness (e.g. cancer) with a doctor diagnosed life-expectancy of 12 months, we may provide a lump-sum payment of 50 per cent of the face amount – up to a maximum of \$50,000 – which can be used as needed for expenses, such as treatment costs, home care expenses, etc.

Accidental Death Insurance rider (optional)

While no one can predict if an accident resulting in death or serious injury will occur, with Accidental Death (AD) Insurance it is possible to be prepared. You can apply for between \$50,000 and \$250,000 of AD coverage in units of \$25,000.

Note: Term Life and AD Insurance for both the member and their spouse both reduces by 50% at age 65 and terminates at age 70.

Contact us

If you have any questions or would like to speak to a knowledgeable Sun Life Representative, please call toll-free at 1-800-669-7921 or in Toronto at 416-408-7390.



SunAffinity Part Time Benefits

Life's brighter under the sun

A comprehensive online benefits solution that best suits your insurance needs.

Through SunAffinity, we've got you covered...

If traditional group benefits are not available to you, you can purchase coverage at affordable rates through SunAffinity - your online benefit solution. With a variety of insurance plans available, you can build the plan that best suits your family's insurance needs.

Choice

Convenience

Flexibility

Learn more

Ask your manager for the SunAffinity brochure that provides you with an overview of the program. Visit sunlife.ca/sunaffinity to learn about the coverages plans available to you.

Applying is easy!

You can apply online at: sunlife.ca/sunaffinity. Be sure to include the reference code PARR on your online application to identify you as an Ontario Sailing Association member.



About Sun Life Financial

A market leader in group benefits, Sun Life Financial serves more than five million people in over 10,000 corporate, association, affinity and creditor groups across Canada. Our core values – integrity, service excellence, customer focus and building value – are at the heart of who we are and how we do business. Our extensive products, services and technology enable us to tailor benefit programs to meet virtually any customer's needs competitively and cost-effectively.

Sun Life Financial and its partners have operations in key markets worldwide including Canada, the United States, the United Kingdom, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda.

Please note, all applications are subject to proof of good health. You and your spouse, if applying, must complete a questionnaire outlining your medical history, which will be assessed by Sun Life Assurance Company of Canada to determine if coverage may be issued. The first time you apply for coverage for your dependent child(ren), proof of good health will be required for your dependent child(ren). Any children born after your plan is in place, will be covered from birth without having to provide proof of good health.

This brochure provides the highlights but not all the details of SunAffinity. The complete terms, conditions, exclusions and limitations governing the coverage are found in the insurance policy issued by Sun Life Assurance Company of Canada.

The SunAffinity program is underwritten and issued by Sun Life Assurance Company of Canada.

Sun Life Assurance Company of Canada is a member of the Sun Life Financial group of companies.

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