



Sun Life

Life's brighter under the sun

Welcome to

Sun Life



WHENEVER. WHEREVER.
We'll be there.

NEWFOUNDLAND
POWER
A FORTIS COMPANY



Welcome to the family!

Newfoundland Power Inc. has chosen Sun Life as the provider for your group benefits plan. At Sun Life, we're dedicated to your physical, mental and financial health. We have the tools you need to help you and your family live a healthier life.

This guide will get you started so you can begin to make the most of your group benefits plan as soon as possible.

We're here to help! You can reach us online, through chat or on the phone. Choose the method that works best for you.



Call: Call us at **1-866-896-6984**, Monday to Friday, 8 a.m. to 8 p.m. ET



Chat: Click to chat with us from **mysunlife.ca**. Find the chat box at the top of the page under **Help > Contact us > Profile**



Email: Select the envelope icon above the blue navigation bar and follow the prompts to send us a **secure** message from **mysunlife.ca**



App: Call us from the **my Sun Life mobile app**. Simply click **Contact us** and you'll be connected right away.

Key account information

Your contract number is: **102662**

Your member ID is:

Your drug card

Show your drug card at the pharmacy to pay for drugs that your plan covers. You can use the drug card at some dentist offices, too.

Wondering where you get your drug card? There's information at the back of this brochure.



Making claims

We'll be your group benefits provider starting April 1, 2022. Here's what you need to know about your claims before and after this date.

Expenses you have before April 1, 2022: Send your claim to your previous insurer using your old policy number and member ID. You need to send all your claims by June 30, 2022.

Expenses you have after April 1, 2022: Send your claim to Sun Life. Remember to use your new policy number and member ID. You can find them on the inside front cover of this brochure. To get your claim paid even faster, send your claims online or use the **my Sun Life mobile app**.

Sending us claims

Here are your options for making claims.



Mobile - Through the **my Sun Life mobile app**. The mobile app is the fastest way to send us claims and get your money back. You can make claims from almost anywhere. You can also submit supporting documents using your camera.



Online - Sign in to **mysunlife.ca > Submit a claim**. Choose the type of claim you want to send and follow the instructions.

When you send your claims through the **my Sun Life mobile app** or **mysunlife.ca**, most are checked and paid right away. If you set up direct deposit (you have to do this for mobile claims), we can pay your claim right into your bank account. We usually do this within 24 to 48 hours of checking your claim.

Do you live in British Columbia, Saskatchewan or Manitoba?

Call us at **1-866-896-6984** to let us know if you're already registered for provincial pharmacare or special support programs. This way, we can process your drug claims correctly.



Register to manage your plan online – it's easy!

Through the **my Sun Life mobile app** and **mysunlife.ca**, you can find everything you need to manage your plan.

Register for online access

1. Download the **my Sun Life mobile app**. Go to the App store or Google Play and search for My Sun Life.

or

2. Go to **mysunlife.ca**.

For both of these, select **Register** and follow the instructions. If we have your email address on file, we'll email you a temporary registration code. It will remain active for 48 hours. When you get it, use the code to finish your registration.

If we don't have your email address, we'll mail you a temporary registration code. Once you get it, you can finish the registration process. Simply sign in to **mysunlife.ca** with the email address and password you originally selected and use the code.

If you need any help with registration, call us at **1-866-896-6984** | Monday to Friday | 8 a.m. to 8 p.m. ET.

Already a Sun Life plan member?

If you were a Sun Life member with a previous employer or have your own personal Sun Life account, use your same sign-in ID and password. If you don't remember your sign-in ID or password, go to **mysunlife.ca** and choose an option under **Sign-in help**. Or call us at the number shown.

Get reimbursed faster with direct deposit

Once your coverage is in effect, sign up to have your claims paid right to your bank account.

- Sign in to **mysunlife.ca > Benefits centre**.
- Look for the **Take me to** list. Choose **Direct deposit**.
- Select **Register**. You'll need your banking information and email address.



More than just claims!

With the **my Sun Life mobile app** and **mysunlife.ca** you can do so much more than just make claims.

- **Check your coverage.** When you select **Coverage information**, you can get details of your coverage by choosing any of the options under **Medical** or **Dental**.
- Manage your health. **Lumino Health Centre** makes it easy for you to find resources and solutions to live healthier.
 - Need to find a health-care professional? **Lumino Provider Search** can help. Find and book appointments. Refine your search based on cost, location and user ratings.
 - Discover regularly updated **wellness and mental health content***. Read articles, watch videos, listen to podcasts and more.
 - Find exclusive savings and special offers through **Lumino Resources & Offers****. Browse categories such as Vision & Hearing, Medical Products & Resources, and Mental Wellness.
 - *Only available through mysunlife.ca.
 - **This section will only be visible if Lumino Resources & Offers are part of your plan.
- **Learn about drug coverage and alternatives** using the drug look-up tool.
- **See when you're eligible** for your next dental check-up or when your plan will cover your next pair of glasses or contact lenses (if applicable). (on **mysunlife.ca** only)

The app makes it even easier:

- ✓ Use the camera on your phone to scan the Drug Identification Number (DIN) to get information about a drug and its alternatives.
- ✓ With **Lumino Provider Search** you can connect directly from your phone to book an appointment.



Helpful tips

Your benefits plan is an important part of your total compensation package. Here are some ways you can make the most of it.

Shop around for the best dispensing fee

A dispensing fee is the amount pharmacies charge to fill a prescription. These fees can vary widely from pharmacy to pharmacy. Your benefits plan only pays the dispensing fee up to a certain amount, so shopping around can save you money every time you fill a prescription. It's easy to compare dispensing fees* at pharmacies near you by using **Lumino Provider Search** with the **my Sun Life mobile app** or on **mysunlife.ca**.

If there are prescription drugs you take all the time, have your doctor prescribe them for longer periods of time. That way you can save on dispensing fees because you don't need to fill your prescription as often.

***Note:** this function is not available in Quebec.

Coordinate benefits with your spouse

If you have a spouse who also has a benefits plan with family coverage, you may be able to get your claims paid from both plans, up to a combined maximum of 100% of the eligible expense. To learn more, sign in to [mysunlife.ca](#) > **Benefits centre** > **Coordination of benefits**.

Name a beneficiary for your group life insurance

Naming a beneficiary for your life insurance means the benefit is paid quickly and according to your wishes. If you don't name a beneficiary, we will pay your estate when you pass away.

Update your information

Life changes. Just remember to keep us updated if you change your dependents (the people covered in your plan), your contact details, beneficiary, or if you have a life event. A life event is a change in your personal situation that gives you an opportunity to reconsider your benefit selections. Life events include:

- marriage
- common-law relationship
- divorce or legal separation
- birth/adoption of a child
- death of a dependent (spouse or child)
- gain or loss of spouse's coverage.

Your HR department has 31 days from the date of the event to tell us to make any changes to your benefits plan. Be sure to let them know as soon as possible when you have a Life Event. Contact your HR department for the specific rules under your plan.

Group benefits fraud hurts us all

When people cheat and make fraudulent claims, it can have a direct impact on you and your coverage. When fraud occurs, your employer pays higher premiums to help cover the loss. And this can end up costing you more or reducing your benefits.

You can help prevent group benefits fraud. Start by knowing and understanding what your plan covers and how to use your coverage the right way.

To report suspicious activity:

Email - clues@sunlife.com

Call - **1-888-882-2221**

Visit - sunlife.ca/fraudmanagement

We respect and protect your confidentiality.



Your drug coverage card

Drug card


Note: If you didn't choose Extended Health Care coverage under this plan, this drug card doesn't apply to you.

For drug claims, your Pay-Direct Drug card means your covered drug expenses are paid right away. Simply show the card to your pharmacist when you drop off your prescriptions.

Where to get your drug card:

- You'll receive a permanent drug card with your name and contract number. This card will only include drug card information and won't have the Emergency Travel Assistance information on the back.
- There's a paper card that you can cut out below.
- You can print extra copies on mysunlife.ca.
- You can use your phone as your drug card with the **my Sun Life mobile app**.

For paper copies, please make sure you write your information on the front. You'll need that information at the pharmacy.





DRUG CARD

MEMBER'S NAME

16	102662	01	
CARRIER No.	GROUP CONTRACT No.	MEMBER ID No.	ISSUE No.

Use of this card authorizes Sun Life, its agents and service providers to collect, use and disclose information about me, my spouse or dependents to any person or organization including the pharmacy, health-care practitioners, institutions, investigative agencies, insurers and where appropriate my plan sponsor, for the purposes of underwriting, administration, audit, paying claims and patient safety. If I am a spouse or a dependent, my information will be shared with the plan member. To review Sun Life's privacy policy, visit www.sunlife.ca.



Newfoundland Power Inc.


The following benefits are insured by Sun Life:

Insured contract number: 102662

Extended Health Care, Dental

RESPECTING YOUR PRIVACY Respecting your privacy is a priority for the Sun Life Financial group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit sunlife.ca/privacy.

DISCLAIMER This guide includes a general summary of the plan. All benefits will be paid in accordance with the provisions of the official plan documents. Your employer and Sun Life Financial reserve the right to alter, amend or terminate the plan at any time.





DRUG CARD

MEMBER'S NAME

16	102662	01	
CARRIER No.	GROUP CONTRACT No.	MEMBER ID No.	ISSUE No.

Use of this card authorizes Sun Life, its agents and service providers to collect, use and disclose information about me, my spouse or dependents to any person or organization including the pharmacy, health-care practitioners, institutions, investigative agencies, insurers and where appropriate my plan sponsor, for the purposes of underwriting, administration, audit, paying claims and patient safety. If I am a spouse or a dependent, my information will be shared with the plan member. To review Sun Life's privacy policy, visit www.sunlife.ca.



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

