



Frequently Asked Questions

About The Canadian Dental Hygienists Association Insurance Plan

Q: What products are available under the plan?

A: The products offered include Term Life, Critical Illness, Accidental Death & Dismemberment, Long Term Disability and Extended Health Care Insurance.

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

Q: Who can apply for coverage?

A: Coverage is available to CDHA members, residing in Canada, who are under age 65 (age 60 for Critical Illness Insurance) and, for the Long Term Disability, working a minimum of 18 hours per week. Spouses under age 65, and Dependent Children are also eligible to apply for coverage.

Q: What is the definition of a spouse?

A: Spouse means your spouse by marriage or under any other formal union recognized by law, or a person of the opposite sex or same sex with whom you have resided for at least 12 months, and who has been publicly represented as your spouse. Only one person at a time can be covered as your spouse under this plan. Discontinuation of cohabitation terminates the eligibility of a common-law spouse.

Q: What is the definition of a dependent child?

A: Dependent Children means your children, who are dependent on you or your spouse for support, and under age 21 (age 25 if the dependent is a full-time student – age 26 for Quebec), who are not married or in any other formal union recognized by law, including adopted children and stepchildren, or children of any age if incapable of supporting themselves because of physical or mental disability. Under the Extended Health Care Insurance, newborn infants are automatically covered provided you request coverage within 31 days of the date of their birth.

Q: How much coverage can I apply for?

A: Coverage amounts vary depending on the benefit you choose.

Life: Coverage is available in units of \$10,000 with a minimum of \$30,000 and a maximum of \$500,000.

Dependent Life: \$10,000 for children 15 days and older, and
\$1,000 for children under 15 days

Long Term Disability: The minimum benefit is \$500 per month. Additional coverage can be purchased in \$100 units to a maximum coverage of \$5,000 per month. The amount of coverage that you can apply for depends on your net income (see the Income Ratio Guide located in your CDHA Insurance Plan brochure).

Critical Illness: Coverage is available in units of \$10,000 with a minimum of \$50,000 and maximum of \$300,000.

Accidental Death & Dismemberment: Coverage is available in units of \$10,000 with a minimum of \$30,000 and a maximum of \$500,000. Your AD&D coverage cannot exceed the greater of \$200,000 or twice the amount you have chosen for your life insurance. Coverage is also available for your spouse and dependent children as indicated below:

Accident Involves . . .	Maximum You Could Receive . . .
Spouse only	50% of your principal sum
Spouse and Dependent Children	Spouse: 40% of your principal sum Each child: 10% of your principal sum (to a maximum of \$50,000)
Dependent Children only	Each child: 20% of your principal sum (to a maximum of \$50,000)

Q: How does the Long Term Disability (LTD) Insurance coverage work?

A: Long Term Disability benefits become payable once you have been Totally Disabled for the Elimination Period chosen (45, 60 or 120 days). This coverage provides a number of features including Premium Waiver Benefit, Survivor Benefit, Intermittent Elimination Period and Automatic Coverage for HIV and Hepatitis B/C. The LTD coverage also provides you with the choice to purchase the following optional riders:

- Own Occupation Rider to age 65 (available for members who apply before age 50); and/or
- Cost of Living Adjustment Rider.

Q: What is the definition of Total Disability?

A: For the first 24 months, you are considered Totally Disabled if sickness or accident prevents you from performing the essential duties of your own occupation, you are under the regular care of a Physician and you are not gainfully employed elsewhere.

After 24 months, you are considered Totally Disabled if you are unable to work at another career for which you are qualified by education, training or experience, you are under the regular care of a Physician and are not gainfully employed elsewhere.

Under the Own Occupation To-65 Rider, Total Disability benefits are payable to age 65 if sickness or injury prevents you from performing the essential duties of your own occupation and you are not gainfully employed elsewhere. This rider replaces the 24 month Total Disability definition outlined above.

Q: What is provided under the Critical Illness coverage?

A: It pays a lump sum benefit upon diagnosis of one of 18 covered conditions, including Occupational HIV, subject to a survival period. You choose how to use the money and the benefit is paid in addition to any other insurance you have. Coverage is also available for your spouse. Critical Illness Insurance pays even if you recover, if you are able to return to work again and whether your expenses are medically related or not. It helps fill the gap left by Life, Disability and Medical Insurance and complements these coverages.

Q: How does dependent child life insurance work?

A: Each child over 15 days is covered for \$10,000 of the benefit, for a cost of \$2.60 per month, regardless of the number of children. Children under 15 days are covered for \$1,000 of the benefit. You must complete a medical questionnaire for the first child or children you enrol in the plan. Acceptance is based on assessment of the completed medical questionnaire. Children born subsequently are automatically included in the coverage without providing medical information.

Q: Is a physical exam or testing required?

A: Acceptance for coverage is based on assessment of a completed medical questionnaire. In the case of Long Term Disability coverage, the answers to financial and employment questions are also required. Sun Life Assurance Company of Canada may request additional information based on the answers given on your application and the amount of coverage applied for.

Q: When does my coverage commence?

A: Your insurance coverage will be effective the first of the month following approval of your application by Sun Life Assurance Company of Canada.

Q: When does my coverage terminate?

A: Life, Accidental Death & Dismemberment, Long Term Disability and Extended Health Care Insurance coverage stop at age 65. Critical Illness Insurance coverage terminates when a benefit is paid on the first insured condition or at age 65.

Q: How do I increase my coverage or add a member?

A: Gathering medical information is necessary for any increase in coverage or to add a new member and therefore a new application must be completed. Applications can be obtained on this Web site or requested by calling a Customer Service Representative at Sun Life Assurance Company of Canada at **1-800-669-7921**, or in the Toronto area at **416-408-7390**. Requests for an increase in coverage can be made at any time.

Q: **How do I make changes to my coverage other than increases?**

A: Changes such as address changes, changes to banking information, decreases in coverage, changing from family to single coverage etc., can be requested by sending the change, in writing, to the Customer Service Department at Sun Life Assurance Company of Canada. Requests must be dated and signed by the member. Requests can be faxed to Sun Life Assurance Company of Canada at **416-595-9528** or mailed to:

Sun Life Assurance Company of Canada
Association & Affinity Business
P.O. Box 4097, Station A
Toronto, Ontario M5W 2Z5

Q: **How do I pay premiums?**

A: We provide the convenience of Pre Authorized Cheque (PAC) for payment of your premiums. With PAC, premiums will be withdrawn from your bank account on the 1st business day of each month.

Q: **Does our plan include vision care?**

A: Extended Health Care Insurance has two Plan options. If you are insured under Plan 1, vision care is covered. This means that you may purchase contact lenses or eyeglasses (excluding sunglasses, magnifying glasses and safety glasses) when these are prescribed by an ophthalmologist or licensed optometrist and obtained from an ophthalmologist, licensed optometrist or optician. You are allowed up to \$200 for eligible expenses every 3 plan years (100% co-insurance). In addition, you may claim laser eye surgery as an eligible expense, subject to the existing vision care maximum.

If you are insured under Plan 2, vision care is not covered.

Q: **How much coverage do I have to cover a hospital stay?**

A: Under both Extended Health Care Insurance Plan options, you are covered for semi-private or private hospital accommodation (up to \$75 per day and a maximum continuous stay of 365 days).

Q: **What is the co-insurance and deductible for Extended Health Care Insurance?**

A: Under Plan 1, there is no deductible or overall claim limit for expenses. Eighty percent (80%) of most major medical expenses are covered, subject to the plan maximum.

Plan 2 has a deductible of \$100 for a single person and \$200 for a couple and family. Eighty percent (80%) of most major medical expenses are covered, subject to the plan maximum.

The deductible and co-insurance **does not apply** to in-patient hospital coverage.

Q: **Can I buy Extended Health Care Insurance coverage only?**

A: No – currently you must apply for Life, Critical Illness, and/or Long Term Disability Insurance coverage to be eligible for Extended Health Care Insurance.

Q: **Can I access my benefit and claims information over the Internet?**

A: Once insured under the plan, you can access your Extended Health Care insurance benefits and claims information over the Internet at www.sunlife.ca/member. You can print personal claim forms, have claim payments deposited directly into your bank account or view details of claims paid.

Q: My spouse has a benefit program through his/her employer. Why should I apply for coverage under the CDHA Insurance plan?

A: This CDHA plan offers Long Term Disability coverage, which you would not be able to apply for under your spouse's employer plan. In addition, your Spouse's employer plan may offer only minimum amounts of Life Insurance. With the CDHA plan, you can apply for up to \$500,000 in Life Insurance coverage for yourself. And did you know that if you and your dependents have Extended Health Care coverage under the CDHA plan as well as your spouse's plan, both plans can work together to provide a higher level of expense reimbursement than either plan can provide alone? This is known as 'co-ordination of benefits'. For example, let's say you have a medical expense claim and you receive a reimbursement for 80% of this expense. You would then claim, under your spouse's plan to be reimbursed for some or all of the remaining 20%.

Q: How do I get more information?

A: To get more information on the insurance program you can view the program booklet provided on this site or call the Customer Service Department at Sun Life Assurance Company of Canada toll free at **1-800-669-7921** or in the Toronto area **416-408-7390**. To obtain an application you can print the application form provided on this site. To find out the cost of the coverages offered under this program, please view the premium rate sheet provided on this site.

Q: How do I apply for coverage?

A: Complete the application form provided on this site and mail to:

Sun Life Assurance Company of Canada
Association & Affinity Business
P.O. Box 4097, Station A
Toronto, Ontario M5W 2Z5