## ACTIVE PARTIAL LOAD EMPLOYEES
**Sun Life Contract No. 50832**
**Benefits Effective October 1, 2014**

This “Benefits at a Glance” provides **brief highlights** of your Group Insurance Benefit Coverage with the Colleges. If you have detailed questions, please contact your Human Resources and/or Benefits Department at your College. If there is any discrepancy between this document and the Group Insurance Contract, the Contract will apply without exception.

### BASIC LIFE INSURANCE (OPTIONAL)
- **Schedule of Coverage**: $25,000
- Waiver of Premium when Disabled: Yes – to age 65
- Coverage Ceases on later of:
  - termination of employment
  - at retirement unless you elect Retiree Life Insurance coverage within 31 days

### ACCIDENTAL DEATH & DISMEMBERMENT (OPTIONAL)
- **Schedule of Coverage**: $25,000 (equal to your Basic Life Insurance)
- Waiver of Premium when Disabled: Yes – to age 65
- Coverage Ceases on later of:
  - termination of employment
  - at retirement

### SUPPLEMENTAL LIFE INSURANCE (OPTIONAL)
- **Schedule of Coverage**: Units of $10,000 Maximum of 6 units ($60,000)
- Waiver of Premium when Disabled: Yes – to age 65
- Coverage Ceases on later of:
  - age 65
  - termination of employment
  - at retirement unless you elect Retiree Life Insurance coverage within 31 days

### EMPLOYEE PAY-ALL OPTIONAL LIFE INSURANCE (OPTIONAL)
- **Schedule of Coverage**: Units of $10,000 Maximum of 30 units

### DEPENDENT OPTIONAL LIFE INSURANCE (OPTIONAL)
- **Schedule of Coverage**: 
  - Spouse - $5,000
  - Each Child - $2,000
- Waiver of Premium when Disabled: Yes – to age 65
- Coverage Ceases on later of:
  - age 65
  - termination of employment
  - at retirement

### HEALTH CARE (BASIC)
- **Semi-Private Hospital**: 100% reimbursement unlimited in Canada
- **Deductible**: Nil
- **Reimbursement Overall Maximums**: 85% for all expenses Unlimited
- **Drugs (with a DIN)**: Pay Direct Drug Card; drugs with a DIN requiring a written prescription by a physician, dentist or registered nurse including oral contraceptives, diabetic and colostomy supplies. Excluded are weight loss or dietary supplement products and medications available over the counter.
- **Paramedical Services**: Acupuncturist, Audiologist, Chiroprist, Chiropractor, Clinical Psychologist, Massage Therapist, Naturopath, Osteopath, Occupational Therapist, Optometrist, Physiotherapist, Podiatrist & Speech Therapist up to $1,500 per person per year

### VISION CARE (OPTIONAL)
- 100% of expenses up to $400 every 2 benefit years for adults and each benefit year for dependent children under 18. Covered expenses include lens, frames, contacts and refractive surgery
Spouse: your legal spouse by marriage or common-law spouse/partner.
Note: spouse/partner will cease to meet the definition of a person eligible to be qualified as your dependent upon the earlier of:
- the date you have entered into a “Separation Agreement” with your spouse/partner; or
- having lived separate and apart from your spouse/partner for not less than 12 months

Dependent Child: unmarried and under age 21. Coverage may be extended while a full-time student, under the age of 25. Dependent children can continue to be covered beyond age 21 (age 25) if physically or mentally disabled and are financially dependent on you.

GENERAL CONTACTS
YOUR COLLEGE HUMAN RESOURCES / BENEFITS DEPARTMENT

YOUR INSURANCE COMPANY: Sun Life
P.O. Box 2010, STN Waterloo
Waterloo, Ontario
N2J 0A6

Health and Dental Claims
Toll Free Inquiry Number: 1 (800) 361-6212