

10 Things you need to know about

Personal Health Insurance and Health Coverage Choice (PHI and HCC)



1.	Catastrophic drug maximum on PHI Standard and Enhanced plans	<p>PHI Standard and Enhanced plans provide coverage against catastrophic drug costs. Each year, the policy owner may submit eligible drug claims up to \$100,000 for Standard plans and \$250,000 for Enhanced plans.</p> <p>Some insurance carriers offer unlimited drug coverage. Our \$100,000 and \$250,000 maximums reflect our experience with catastrophic drug costs. Clients will have realistic and affordable catastrophic drug coverage with a PHI Standard or Enhanced plan.</p>
2.	60 day emergency travel medical insurance	<p>Clients who love to travel for extended periods of time will appreciate our emergency medical travel benefit. Those who have this benefit under a PHI or HCC plan have up to \$1,000,000 coverage for the first 60 days of their trip for unexpected and emergency medical events.</p> <p>This benefit remains in place until the insured person's 80th birthday. For many insurance carriers, the benefit ends at a younger age, or they may not offer it at all. And their trip duration is 30 days or less – much shorter than the PHI or HCC benefit.</p>
3.	In-home nursing and home care maximum	<p>After an illness or injury, the insured person may need the services of a nurse or certified home support worker to help them remain in their home. With a PHI Enhanced plan, policy owners can claim a combined annual maximum of \$10,000 with a combined lifetime maximum of \$30,000 for eligible services.</p> <p>Many other insurance carriers don't cover the services of a certified home support worker and have lower coverage limits.</p>
4.	Generic and brand name drug coverage	<p>PHI and HCC plans cover generic drugs. Brand name drugs are covered when eligible. Some insurance carriers only cover the cost of the generic drug.</p> <p>If a Client was reimbursed for a brand name drug under their group benefits plan they will likely be reimbursed for the same drug under an HCC plan up to their specified plan limits. For both PHI and HCC, the drug needs to meet the eligibility and generic substitution criteria described in the policy.</p>

5.	Client focused paramedical services	<ul style="list-style-type: none"> • Clients don't need a doctor's note to get reimbursed for any paramedical services. • PHI enhanced coverage offers top psychology/social worker coverage maximums. • Some plans* have no per-visit maximum. This means Clients will be able to use their full annual benefit and pay less out-of-pocket.
6.	Ease of submitting claims with my Sun Life Mobile app	<p>With the my Sun Life Mobile app, Clients can manage their PHI and HCC plans on their smartphones.</p> <p>Clients can easily submit their vision, paramedical and dental claims for automatic processing. This results in faster claims processing. Clients can also access their drug and travel card and check their balances with the mobile app.</p>
7.	Clients have options	<p>Sun Life offers a broad range of coverage with PHI and HCC. Each product offers 3 plans. Some plans offer optional benefits like dental coverage and semi-private hospital room coverage.</p> <p>With an excellent range of benefits, Clients can select from different levels of coverage. They can choose the coverage and cost that is right for them.</p>
8.	The guaranteed acceptance plan – Health Coverage Choice	<p>Individuals who are within 60 days of leaving a group benefits plan can continue receiving coverage similar to the group benefits they have today, without providing medical evidence. With HCC it doesn't matter which company insured them or whether they were covered through their employer, spouse's plan or a parent's plan.</p>
9.	Lumino health	<p>With PHI and HCC Clients can sign in to the my Sun Life mobile app or mysunlife.ca.</p> <ul style="list-style-type: none"> • Find a health-care professional near you, with more than 150,000 providers, including credible ratings and cost information. • Access special health-related offers, innovative products and resources from health and wellness organizations.
10.	Strength and experience	<p>For more than 155 years, Sun Life has held a respected and trusted position in the financial services and insurance industry. We're proud of our achievements. We're a leader in the health insurance market and a leading group insurance provider. We also created the first Canadian Health Insurance Tax Guide to help advisors navigate issues unique to Canadian health insurance taxation.</p>

*PHI Standard and Enhanced plans have no per-visit maximums.

*HCC B and HCC C plans have per-visit maximums for Psychology/Social Worker only.

For more information about these features and benefits please refer to the [Sun Personal Health Insurance & Health Coverage Choice Advisor Guide](#) available online.

We help. You grow.

Sun Life Assurance Company of Canada is the insurer of this product and is a member of the Sun Life group of companies.
© Sun Life Assurance Company of Canada, 2022. 810-4262-02-22

