

# Coverage for fertility services, fertility drugs, and surrogacy medical expenses

We're pleased to provide you and your eligible dependents with coverage that supports you in building a family. This benefit provides coverage for fertility treatments, fertility drugs and surrogacy related medical expenses you incur. This benefit also repays you directly for expenses you or your spouse/partner incur for your surrogate.

The Fertility Services benefit is part of your Extended Health Care (EHC) coverage. If you're using a surrogate to build your family, on your first submission, you'll need to provide Sun Life with the name of your surrogate on the claim form. Also, your surrogate must receive treatment in Canada and have provincial health coverage or its equivalent.





## Eligible expenses include:

- Physician and lab services
- Physician block fees and monitoring fees
- Medical imaging (including ultrasound/nuchal translucency ultrasound, Spindleview, embryo-scope, Matris test, non-invasive analysis of embryo culture media, Sonohysterogram)
- Diagnostic lab tests and screening of the gestational carrier (including pre-natal screening, Endometrial Receptivity Analysis, FSH, AMH)
- Fees for services related to donated reproductive materials from a Canadian fertility clinic or donor bank

### Expenses related to the egg, embryo and sperm

- Screening tests
- Cryopreservation and thawing
- Transfer and storage fees
- Egg retrieval
- Sperm retrieval and function testing
- Sperm selection, wash, and preparation

### Genetic testing

- Includes PGT-A, PGT-SR, PGT-M, products of conception analysis, sperm chromatin assay

### Insemination and fertilization

- In vitro maturation
- Assisted hatching
- Intra-cytoplasmic sperm injection (ICSI)
- In-vitro fertilization (IVF) (including standard, natural, stimulated, antagonist, and reciprocal)
- Intrauterine insemination (IUI)
- Artificial insemination (AI)

### Fertility Drugs

- Fertility drugs are part of your EHC coverage and may already be included on the list of eligible drugs.
- Surrogacy fertility drugs are paid through this benefit and not a separate fertility drug benefit.



## How to submit claims for fertility services expenses:

After you've paid an expense send us your receipts along with the completed Surrogacy and Fertility Services claim form. This form is also where you'll provide us with your surrogate's information. Your claims can be submitted digitally using the **my Sun Life mobile app** or **[mysunlife.ca](https://mysunlife.ca)**.

You can also send claims by regular mail to the claims office nearest you.

Sun Life Assurance Company of Canada  
PO Box 11658 Stn CV Montreal QC H3C 6C1

Sun Life Assurance Company of Canada  
PO Box 2010 Stn Waterloo ON N2J 0A6



## Questions? We're here to help.

For more information or to chat live with us, sign in to **[mysunlife.ca](https://mysunlife.ca)**.

This flyer provides you with a summary of your coverage. You can find the maximums, limitations and exclusions that apply in your plan member booklet. If there are any discrepancies between the terms of this flyer and your benefits plan, the plan's terms take priority.

Life's brighter under the sun

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