

your **group**
benefits

The University of British Columbia

Non-union employees

**Contract Number 50555
Effective January 1, 2019**

Table of Contents

General Information	1
About this booklet.....	1
Eligibility	1
Who qualifies as your dependent	2
Enrolment.....	3
When coverage begins	3
Changes affecting your coverage	4
Updating your records.....	5
Accessing your records	5
When coverage ends	5
Replacement coverage	7
Services provided by a doctor.....	7
Making claims.....	8
Legal actions	8
Proof of disability.....	8
Medical examination.....	8
Recovering overpayments	9
Definitions.....	9
Life Coverage.....	10
General description of the coverage.....	10
Basic Life coverage for you	10
Optional Life coverage for you	12
Optional Life coverage for your spouse.....	13
Optional Life coverage for your children.....	13
Who we will pay	14
Coverage during total disability (applicable to Optional Life only)	15
Living Benefits Loan Program.....	16
Converting Life coverage.....	16
When and how to make a claim	16
Accidental Death and Dismemberment.....	17
General description of the coverage.....	17
Optional accidental coverage for you	17
Optional accidental coverage for your spouse	17
What we will pay	18
Limit on benefit amounts	19

Repatriation benefit.....	19
Rehabilitation program.....	20
Spouse occupational training benefit	20
Child education benefit	21
Family transportation benefit	21
Coverage during total disability	21
What is not covered.....	21
Converting coverage	22
When and how to make a claim	22

General Information

About this booklet

The information in this employee benefits booklet is important to you. It provides the information you need about the group benefits available through your employer's group contract with Sun Life Assurance Company of Canada (*Sun Life*), a member of the Sun Life Financial group of companies.

Your group benefits may be modified after the effective date of this booklet. You will receive written notification of changes to your group plan. The notification will supplement your group benefits booklet and should be kept in a safe place together with this booklet.

If there are any discrepancies between the group contract and the information in this booklet, the group contract will take priority.

If you have any questions about the information in this employee benefits booklet, or you need additional information about your group benefits, please contact your employer.

Eligibility

To be eligible for group benefits, you must be a resident of Canada and meet the conditions outlined in your employer's **UBC Employee Group Eligibility Matrices for Group Benefits**. This information is located by referring to your Benefits Coverage Eligibility Brochure for your particular employee group.

The waiting period for your group plan is as outlined in your employer's **UBC Employee Group Eligibility Matrices for Group Benefits**. This information is located by referring to your Benefits Coverage Eligibility Brochure for your particular employee group.

We consider you to be actively working if you are performing all the usual and customary duties of your job with your employer for the scheduled number of hours for that day. This includes scheduled non-working days and any period of continuous paid vacation of up to 3 months if you were actively working on the last scheduled working

day. We do not consider you to be actively at work if you are receiving disability benefits or are participating in a partial disability or rehabilitation program.

Your dependents become eligible for coverage on the date you become eligible or the date they first become your dependent, whichever is later. You must apply for coverage for yourself in order for your dependents to be eligible.

Your spouse and dependent children become eligible for Optional Life coverage on the date you are enrolled for Basic Life, or the date they first become your dependent, whichever is later. If eligible, you will be automatically enrolled in Basic Life, however in order to enrol for Employee Optional Life and/or Spouse Optional Life, you must apply for coverage (see Enrolment). Dependent children are eligible for coverage as part of your Employee Optional Life, regardless of marital status. However, if you had an eligible spouse who was approved for Spouse Optional Life coverage prior to March 1, 2015, then the dependent child is eligible for coverage as part of the Spouse Optional Life.

Who qualifies as your dependent

Your dependent must be your spouse or your child and a resident of Canada or the United States.

Your spouse by marriage or under any other formal union recognized by law, or your partner of the opposite sex or of the same sex who is publicly represented as your spouse, is an eligible dependent. You can only cover one spouse at a time.

Your child and your spouse's child (other than a foster child), who is not married or in any other formal union recognized by law, and who is:

- under 19, or
- age 19 or over but under age 25 who is a full-time student attending an educational institution recognized under the Income Tax Act (Canada) and is entirely dependent on you for financial support.

A child for whom you or your spouse is the primary caregiver and who

has been granted custody and control, is also considered an eligible dependent, provided the child is entirely dependent on you or your spouse for financial support and is:

- under 19, or
- age 19 or over but under age 25 who is a full-time student attending an educational institution recognized under the Income Tax Act (Canada).

If a child becomes handicapped before the limiting age, we will continue coverage as long as:

- the child is incapable of financial self-support because of a physical or mental disability, and
- the child depends on you for financial support, and is not married nor in any other formal union recognized by law.

A child may not be considered to be a dependent of more than one employee.

In these cases, you must notify Sun Life within 31 days of the date the child attains the limiting age. Your employer can give you more information about this.

Enrolment

For your Basic Life coverage: if eligible, you will be automatically enrolled in this benefit. However, you will need to complete an enrolment form to designate your beneficiary.

For your Optional Life coverage and/or your Spouse Optional Life coverage: proof of good health will always be required when you request Optional Life coverage and any increase in that coverage. Coverage will not take effect before Sun Life approves the proof of good health.

When coverage begins

For your Basic Life coverage: coverage begins on the date you become eligible for coverage. If you are not actively working on the date coverage would normally begin, your coverage will not begin until you return to active work.

For your Optional Life coverage and/or your Spouse Optional Life coverage: coverage will not take effect before Sun Life approves the proof of good health. If you are not actively working on the date your Optional Life coverage and/or Spouse's Optional Life coverage would normally begin, then that coverage will not begin until you return to active work with your employer.

However, for a dependent, other than a newborn child, who is hospitalized, coverage will begin when the dependent is discharged from hospital and is actively pursuing normal activities.

Once you have dependent children coverage, any subsequent dependent children will be covered automatically as part of your Employee Optional Life, regardless of marital status. However, if you had an eligible spouse who was approved for Spouse Optional Life coverage prior to March 1, 2015, then the dependent child is eligible for coverage as part of the Spouse Optional Life.

If there are additional conditions for a particular benefit, these conditions will appear in the appropriate benefit section later in this booklet.

Changes affecting your coverage

From time to time, there may be circumstances that change your coverage.

For example, your employment status may change, or your employer may change the group contract. Any resulting change in the coverage will take effect on the date of the change in circumstances.

The following exceptions apply if the result of the change is an increase in coverage:

- if proof of good health is required, the change cannot take effect before Sun Life approves the proof of good health.
- if you are not actively working when the change occurs or when Sun Life approves proof of good health, the change cannot take effect before you return to active work. This restriction does not apply to:
 - increases for faculty who are on sabbatical or leave of

- absence.
- increases in coverage resulting from a general wage increase.
- if a dependent, other than a newborn child, is hospitalized on the date when the change occurs, the change in the dependent's coverage cannot take effect before the dependent is discharged and is actively pursuing normal activities.

Updating your records

To ensure that coverage is kept up-to-date, it is important that you report any of the following changes to your employer:

- change of dependents.
- change of name.
- change of beneficiary.

Accessing your records

For insured benefits, you may obtain copies of the following documents:

- your enrolment form or application for insurance.
- any written statements or other record, not otherwise part of the application, that you provided to Sun Life as evidence of insurability.

For insured benefits, on reasonable notice, you may also request a copy of the contract.

The first copy will be provided at no cost to you but a fee may be charged for subsequent copies.

All requests for copies of documents should be directed to one of the following sources:

- our website at www.mysunlife.ca.
- our Customer Care centre by calling toll-free at 1-800-361-6212.

When coverage ends

As an employee, your coverage will end on the earlier of the following dates:

- the date your employment ends.
- the last day of the month in which in which you retire.
- the end of the month prior to the effective date of the UBC Staff Pension Plan retirement income/benefit option(s) elected voluntarily by you, if you continue to work past the normal retirement date.
- the end of the calendar year in which you reach the maximum pensionable age as defined by the Income Tax Act (Canada). The maximum pensionable age at January 1, 2008 as defined by the Income Tax Act is 71.
- the date you are no longer actively working.
- the end of the period for which premiums have been paid to Sun Life for your coverage.
- the date the group contract ends.
- the date you enter the armed forces of any country on a full time basis.
- the last day of the month your written notice of termination is received by the contract holder. (Employee Optional Life and Employee Optional Accidental Death and Dismemberment only).

A dependent's coverage terminates on the earlier of the following dates:

- the date your coverage ends.
- the last day of the month in which in which you retire.
- the last day of the month in which you reach your normal retirement date. (Spousal Optional Life and Spousal Optional Accidental Death and Dismemberment only).
- the end of the month prior to the effective date of the UBC Staff

Pension Plan retirement income/benefit option(s) elected voluntarily by you, if you continue to work past the normal retirement date.

- the end of the calendar year in which you reach the maximum pensionable age as defined by the Income Tax Act (Canada). The maximum pensionable age at January 1, 2008 as defined by the Income Tax Act is 71.
- the date the dependent is no longer an eligible dependent.
- the end of the period for which premiums have been paid for dependent coverage.
- the date the dependent enters the armed forces of any country on a full time basis.

The termination of coverage may vary from benefit to benefit. For information about the termination of a specific benefit, please refer to the appropriate section of this employee benefits booklet.

Replacement coverage

The group contract will be interpreted and administered according to all applicable legislation and the guidelines of the Canadian Life and Health Insurance Association concerning the continuation of insurance following contract termination and the replacement of group insurance.

Sun Life will not be responsible for paying benefits if an insurer under a previous group contract is responsible for paying similar benefits.

If such legislation or guidelines require that Sun Life resume paying certain benefits because of a recurrence of an employee's total disability, Sun Life will resume payment at the same amount and for the remainder of the maximum benefit period.

Services provided by a doctor

When a doctor's involvement is required, the doctor must be a person other than the employee, a person who is ordinarily a resident in the employee's home or a person who is related to the employee by blood or marriage.

Making claims

Sun Life is dedicated to processing your claims promptly and efficiently. You should contact your employer to get the proper form to make a claim.

There are time limits for making claims. These limits are discussed in the appropriate sections of this employee benefits booklet. If you fail to abide by these time limits, you may not be entitled to some or all benefit payments.

All claims must be made in writing on forms approved by Sun Life.

For the assessment of a claim, Sun Life may require medical records or reports, proof of payment, itemized bills, or other information Sun Life considers necessary. Proof of claim is at your expense.

Legal actions

Limitation period for Ontario:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Limitations Act, 2002*.

Limitation period for any other province:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation of your province or territory.

Proof of disability

If you become totally disabled before retirement or your normal retirement date, we will continue your Optional Life and Spouse Optional Life coverage without payment of premiums. We may require you to provide us with proof of your total disability. If you do not provide this information within 90 days of the request, you will not be entitled to continued coverage without payment of premiums.

Medical examination

For claims other than a claim resulting from death, we can require medical examinations of any person for whom a claim is made. We will pay for these examinations. We can refuse to pay benefits if you fail to take an examination.

Recovering overpayments

We have the right to recover all overpayments of benefits either by deducting from other benefits or by any other available legal means.

Definitions

Here is a list of definitions of some terms that appear in this employee benefits booklet. Other definitions appear in the benefit sections.

Accident An accident is a bodily injury that occurs solely as a direct result of a violent, sudden and unexpected action from an outside source.

Basic earnings For Hourly Employees – Basic earnings are the salary or wage you receive from your employer multiplied by 12, excluding any bonus, commission, overtime or incentive pay.

For Salaried Employees – Basic earnings are the salary or wage you receive from your employer, excluding any bonus, commission, overtime or incentive pay. If you are on reduced workload appointments, or deferred salary leave, as approved by your employer, you maintain the pre-reduction salary or wage.

Illness An illness is a bodily injury, disease, mental infirmity or sickness. Any surgery needed to donate a body part to another person which causes total disability is an illness.

Normal Retirement date Normal retirement date is deemed to be the last day of the month in which you reach age 65.

Paymaster employers Paymaster employers are those employers for which University of British Columbia acts as paymaster by administering benefits and payroll on the behalf. As such, University of British Columbia is the Contract Holder.

We, our and us We, our and us mean Sun Life Assurance Company of Canada.

Life Coverage

General description of the coverage Your Life coverage provides a benefit for your beneficiary if you die while covered. Your dependents' Life coverage provides a benefit if one of your dependents dies while covered.

Basic Life coverage for you

<i>Amount</i>	<i>For employees actively at work prior to July 1, 2001</i>	your annual basic earnings multiplied by the factor applicable according to your age as shown in the table below subject to a maximum benefit of \$300,000:																																				
		<table border="1"> <thead> <tr> <th style="text-align: center;"><u>Age</u></th> <th style="text-align: center;"><u>Factor</u></th> </tr> </thead> <tbody> <tr><td style="text-align: center;">under 34</td><td style="text-align: center;">4.0</td></tr> <tr><td style="text-align: center;">34</td><td style="text-align: center;">4.0</td></tr> <tr><td style="text-align: center;">35</td><td style="text-align: center;">3.8</td></tr> <tr><td style="text-align: center;">36</td><td style="text-align: center;">3.7</td></tr> <tr><td style="text-align: center;">37</td><td style="text-align: center;">3.6</td></tr> <tr><td style="text-align: center;">38</td><td style="text-align: center;">3.5</td></tr> <tr><td style="text-align: center;">39</td><td style="text-align: center;">3.4</td></tr> <tr><td style="text-align: center;">40</td><td style="text-align: center;">3.3</td></tr> <tr><td style="text-align: center;">41</td><td style="text-align: center;">3.1</td></tr> <tr><td style="text-align: center;">42</td><td style="text-align: center;">2.9</td></tr> <tr><td style="text-align: center;">43</td><td style="text-align: center;">2.7</td></tr> <tr><td style="text-align: center;">44</td><td style="text-align: center;">2.5</td></tr> <tr><td style="text-align: center;">45</td><td style="text-align: center;">2.2</td></tr> <tr><td style="text-align: center;">46</td><td style="text-align: center;">1.9</td></tr> <tr><td style="text-align: center;">47</td><td style="text-align: center;">1.6</td></tr> <tr><td style="text-align: center;">48</td><td style="text-align: center;">1.3</td></tr> <tr><td style="text-align: center;">49 or over</td><td style="text-align: center;">1.0</td></tr> </tbody> </table>	<u>Age</u>	<u>Factor</u>	under 34	4.0	34	4.0	35	3.8	36	3.7	37	3.6	38	3.5	39	3.4	40	3.3	41	3.1	42	2.9	43	2.7	44	2.5	45	2.2	46	1.9	47	1.6	48	1.3	49 or over	1.0
<u>Age</u>	<u>Factor</u>																																					
under 34	4.0																																					
34	4.0																																					
35	3.8																																					
36	3.7																																					
37	3.6																																					
38	3.5																																					
39	3.4																																					
40	3.3																																					
41	3.1																																					
42	2.9																																					
43	2.7																																					
44	2.5																																					
45	2.2																																					
46	1.9																																					
47	1.6																																					
48	1.3																																					
49 or over	1.0																																					

<i>Amount</i>	<i>For employees actively at work on or after July 1 2001 to December 31, 2018</i>	your annual basic earnings multiplied by the factor applicable according to your age as shown in the table below subject to a maximum benefit of \$300,000:																														
		<table border="1"> <thead> <tr> <th data-bbox="841 600 951 632"><u>Age</u></th> <th data-bbox="1170 600 1256 632"><u>Factor</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="841 636 951 667">under 34</td> <td data-bbox="1170 636 1256 667">4.0</td> </tr> <tr> <td data-bbox="873 672 919 703">34</td> <td data-bbox="1170 672 1256 703">4.0</td> </tr> <tr> <td data-bbox="873 707 919 739">35</td> <td data-bbox="1170 707 1256 739">3.8</td> </tr> <tr> <td data-bbox="873 743 919 774">36</td> <td data-bbox="1170 743 1256 774">3.7</td> </tr> <tr> <td data-bbox="873 779 919 810">37</td> <td data-bbox="1170 779 1256 810">3.6</td> </tr> <tr> <td data-bbox="873 814 919 846">38</td> <td data-bbox="1170 814 1256 846">3.5</td> </tr> <tr> <td data-bbox="873 850 919 882">39</td> <td data-bbox="1170 850 1256 882">3.4</td> </tr> <tr> <td data-bbox="873 886 919 917">40</td> <td data-bbox="1170 886 1256 917">3.3</td> </tr> <tr> <td data-bbox="873 921 919 953">41</td> <td data-bbox="1170 921 1256 953">3.1</td> </tr> <tr> <td data-bbox="873 957 919 989">42</td> <td data-bbox="1170 957 1256 989">2.9</td> </tr> <tr> <td data-bbox="873 993 919 1024">43</td> <td data-bbox="1170 993 1256 1024">2.7</td> </tr> <tr> <td data-bbox="873 1029 919 1060">44</td> <td data-bbox="1170 1029 1256 1060">2.5</td> </tr> <tr> <td data-bbox="873 1064 919 1096">45</td> <td data-bbox="1170 1064 1256 1096">2.2</td> </tr> <tr> <td data-bbox="760 1100 1032 1205">46 to normal retirement date</td> <td data-bbox="1170 1100 1256 1205">2.0</td> </tr> </tbody> </table>	<u>Age</u>	<u>Factor</u>	under 34	4.0	34	4.0	35	3.8	36	3.7	37	3.6	38	3.5	39	3.4	40	3.3	41	3.1	42	2.9	43	2.7	44	2.5	45	2.2	46 to normal retirement date	2.0
<u>Age</u>	<u>Factor</u>																															
under 34	4.0																															
34	4.0																															
35	3.8																															
36	3.7																															
37	3.6																															
38	3.5																															
39	3.4																															
40	3.3																															
41	3.1																															
42	2.9																															
43	2.7																															
44	2.5																															
45	2.2																															
46 to normal retirement date	2.0																															
	<i>For employees who reached their normal retirement date on or after January 1, 2008 and continue to work</i>	1 times your annual basic earnings																														

<i>Amount</i>	<i>For employees actively at work on or after January 1, 2019</i>	your annual basic earnings multiplied by the factor applicable according to your age as shown in the table below subject to a maximum benefit of \$300,000:						
		<table border="0"> <thead> <tr> <th style="text-align: center;"><u>Age</u></th> <th style="text-align: center;"><u>Factor</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">45 and under</td> <td style="text-align: center;">4.0</td> </tr> <tr> <td style="text-align: center;">46 to normal retirement date</td> <td style="text-align: center;">2.0</td> </tr> </tbody> </table>	<u>Age</u>	<u>Factor</u>	45 and under	4.0	46 to normal retirement date	2.0
<u>Age</u>	<u>Factor</u>							
45 and under	4.0							
46 to normal retirement date	2.0							
	<i>For employees who reached their normal retirement date and continue to work</i>	1 times your annual basic earnings						

Coverage ends Your coverage will end on the earlier of the following dates:

- the last day of the month in which in which you retire.
- the end of the month prior to the effective date of the UBC Staff Pension Plan retirement income/benefit option(s) elected voluntarily by you, if you continue to work past the normal retirement date.
- the end of the calendar year in which you reach the maximum pensionable age as defined by the Income Tax Act (Canada). The maximum pensionable age at January 1, 2008 as defined by the Income Tax Act is 71.

Coverage may also end on an earlier date, as specified in *General Information*.

Optional Life coverage for you

Amount You can choose coverage in units of \$25,000. The maximum amount of coverage is \$750,000.

Coverage ends Your coverage will end on the earlier of the following dates:

- the last day of the month in which in which you retire.

- the end of the month prior to the effective date of the UBC Staff Pension Plan retirement income/benefit option(s) elected voluntarily by you, if you continue to work past the normal retirement date.
- the end of the calendar year in which you reach the maximum pensionable age as defined by the Income Tax Act (Canada). The maximum pensionable age at January 1, 2008 as defined by the Income Tax Act is 71.

Coverage may also end on an earlier date, as specified in *General Information*.

**Optional Life
coverage for your
spouse**

Amount You can choose Optional Life coverage for your spouse in units of \$25,000 up to a maximum of \$750,000.

Coverage ends Optional coverage for your spouse will end on the last day of the month in which you retire or reach your normal retirement date, whichever is earlier. Coverage may also end on an earlier date, as specified in *General Information*.

**Optional Life
coverage for your
children**

Amount \$5,000 for each unit of Employee Optional Life, regardless of marital status.
If you have an eligible spouse who was approved for Spouse Optional Life prior to March 1, 2015, the Child Optional Life amount is \$5,000 for each unit of spousal coverage.

Coverage ends The last day of the month in which you retire; or, the end of the month prior to the effective date of the UBC Staff Pension Plan retirement income/benefit option(s) elected voluntarily by you, if you continue to work past the normal retirement date; or, the end of the calendar year in which you reach the maximum pensionable age as defined by the Income Tax Act (Canada), whichever is earlier. The maximum pensionable age at January 1, 2008 as defined by the Income Tax Act is

71.

If you have an eligible spouse who was approved for Spouse Optional Life prior to March 1, 2015 and have Spousal Optional Life coverage only (no Employee Optional Life), coverage ends on the last day of the month in which you retire or reach the normal retirement date, whichever is earlier.

Coverage may also end on an earlier date, as specified in *General Information*.

Who we will pay

If you die while covered, Sun Life will pay the full amount of your benefit to your last named beneficiary on file with Sun Life.

If you have not named a beneficiary, the benefit amount will be paid to your estate. Anyone can be your beneficiary. You can change your beneficiary at any time, unless a law prevents you from doing so or you indicate that the beneficiary is not to be changed.

If a dependent dies, Sun Life will pay you the benefit for that dependent.

For your spouse's optional coverage, Sun Life will pay the full amount of the benefit to the last named beneficiary on file with Sun Life. If you have not named a beneficiary, the benefit amount will be paid to you.

A minor cannot personally receive a death benefit under the plan until reaching the age of majority. If you reside outside Québec and are designating a minor as your beneficiary, you may wish to designate someone to receive the death benefits during the time your beneficiary is a minor. If you reside outside Québec and have not designated a trustee, current legislation may require Sun Life to pay the death benefit to the court or to a guardian or public trustee. If you reside in Québec, the death benefit will be paid to the parent(s)/legal guardian of the minor on the minor's behalf. Alternatively, you may wish to designate the estate as beneficiary and provide a trustee with directions in your will. You are encouraged to consult a legal advisor.

Coverage during total disability (applicable to Optional Life only)

If you become totally disabled before retirement or your normal retirement date, whichever is earlier, Optional Life coverage may continue without the payment of premiums as long as you are totally disabled as per the definition specified under your employer's Group Long Term Disability contracts. This continued coverage is subject to the terms of the contract which were in effect on the date you became totally disabled, including reductions and terminations.

Sun Life must receive proof of your total disability within 12 months of the date the disability begins. After that, we can require ongoing proof that you are still totally disabled.

If proof of total disability is approved after an individual insurance policy becomes effective as a result of converting the group Life coverage, the group Life coverage will be reduced by the amount of the individual insurance policy, unless the individual insurance policy is exchanged for a refund of premiums.

Total disability must continue for:

- an uninterrupted period of 6 months, or
- the elimination period for Long-Term Disability if you are entitled to Long-Term Disability payments, whichever is shorter.

This coverage will continue without payment of premiums, from the date total disability begins, until the date you cease to be totally disabled or the date you fail to give Sun Life proof of your continued total disability, whichever is earlier.

Spouse Optional Life coverage will also continue without payment of premiums, as long as your Life coverage is continued without payment of premiums, but not after the Spouse Optional Life benefit is terminated.

Child Optional Life coverage will also continue without payment of premiums, as long as your Life coverage is continued without payment of premiums, but not after the Child Optional Life benefit is terminated.

For the purposes of your Life coverage, you will be considered totally

disabled if you are prevented by illness from performing any occupation you are or may become reasonably qualified for by education, training or experience. However, if you are totally disabled under the Long-Term Disability benefit, you are also considered to be totally disabled under the Life benefit.

**Living Benefits
Loan Program**

If you are terminally ill with a life expectancy of 24 months or less, you may apply for a commercial loan under the Sun Life Living Benefits Loan Program. Under this program, you may receive an advance of up to 50% of your Basic Life coverage, to a maximum of \$100,000.

**Converting Life
coverage**

If your Life coverage ends or reduces for any reason other than your request, you may apply to convert the group Life coverage to an individual Life policy with Sun Life without providing proof of good health.

If your spouse's Life coverage ends for any reason other than your request, your spouse may apply to convert the group Life coverage to an individual Life policy with Sun Life without providing proof of good health.

Where necessary in order to comply with applicable legislation: If your child's Life coverage ends due to the termination of your Life coverage, you may apply to convert the group Life coverage for your child to an individual Life policy with Sun Life without providing proof of good health.

The request must be made within 31 days of the reduction or end of the Life coverage.

There are a number of rules and conditions in the group contract that apply to converting this coverage, including the maximum amount that can be converted. Please contact your employer for details.

**When and how to
make a claim**

Claims for Life benefits must be made as soon as reasonably possible. Claim forms are available from your employer.

Accidental Death and Dismemberment

General description of the coverage	Accidental Death and Dismemberment coverage provides benefits if, due to an accident occurring while covered, you or your spouse die or suffer any of the losses listed in the table under <i>What we will pay</i> . Any death benefit paid under this coverage is in addition to the Life coverage.
Optional accidental coverage for you <i>Amount</i>	You are eligible for an amount of Optional Accidental Death and Dismemberment equal to your Optional Life coverage. However, you must indicate on the Optional Life enrolment form that you wish to also apply for Optional Accidental Death and Dismemberment.
Coverage ends	Your coverage will end on the earlier of the following dates: <ul style="list-style-type: none">■ the last day of the month in which in which you retire■ the end of the month prior to the effective date of the UBC Staff Pension Plan retirement income/benefit option(s) elected voluntarily by you, if you continue to work past the normal retirement date.■ the end of the calendar year in which you reach the maximum pensionable age as defined by the Income Tax Act (Canada). The maximum pensionable age at January 1, 2008 as defined by the Income Tax Act is 71. <p>Coverage may also end on an earlier date, as specified in <i>General Information</i>.</p>
Optional accidental coverage for your spouse <i>Amount</i>	Your spouse is eligible for an amount of Spouse Optional Accidental Death and Dismemberment equal to their Spouse Optional Life coverage. However, you must indicate on the Spouse Optional Life enrolment form that you wish to also apply for Spouse Optional Accidental Death and Dismemberment.
Coverage ends	Coverage for your spouse will end on the last day of the month in

which you retire or reach your normal retirement date, whichever is earlier. Coverage may also end on an earlier date, as specified in *General Information*.

What we will pay

We will pay for this benefit if you or your spouse:

- accidentally drown.
- disappear in an accident while travelling. This only applies if the means of transportation disappears, sinks, is wrecked, forced to land or stranded and the body is not found within one year. There must be no evidence that you or your spouse are still alive.
- are in an accident or exposed to the elements and, as a direct result, you or your spouse suffer one of the losses listed below within one year of that accident or exposure.

The amount that we will pay is a percentage of the Accidental Death and Dismemberment coverage. The percentage depends on the loss suffered. The following table shows the percentages we use to determine the payment.

TABLE OF LOSSES

Loss of life	100%
Loss of both arms or both legs	100%
Loss of both hands or both feet	100%
Loss of one hand and one foot	100%
Loss of one hand or one foot, and entire sight of one eye	100%
Loss of one arm or one leg	75%
Loss of one hand or one foot	75%
Loss of four fingers on the same hand	33 1/3%
Loss of thumb and index finger on the same hand	33 1/3%
Loss of four toes on the same foot	25%
Loss of use of both arms or both legs	100%
Loss of use of both hands or both feet	100%
Loss of use of one arm or one leg	75%

Loss of use of one hand or one foot	75%
Loss of entire sight of both eyes	100%
Loss of speech and loss of hearing in both ears	100%
Loss of entire sight of one eye	75%
Loss of speech	75%
Loss of hearing in both ears	75%
Loss of hearing in one ear	25%
Quadriplegia	200%
Paraplegia	200%
Hemiplegia	200%

Only the largest percentage is paid for injuries to the same limb resulting from the same accident. We will not pay more than 100% of the amount of coverage if an accident results in more than one loss. This does not include quadriplegia, paraplegia or hemiplegia, where we will pay a maximum of 200%.

Loss of an arm means that it was severed at or above the elbow. Loss of a hand means that it was severed at or above the wrist. Loss of a leg means that it was severed at or above the knee. Loss of a foot means that it was severed at or above the ankle. Loss of a thumb, finger or toe means that it was severed at or above the first joint from the hand or foot. Loss of sight, speech or hearing must be total and permanent.

Loss of use must be total and must have continued for at least one year. Before we pay the benefit, you must provide proof that the loss is permanent.

Limit on benefit amounts

If more than one person covered by this contract is eligible for benefits resulting from the same accident, we will pay for all claims related to the accident.

Repatriation benefit

If you die as a direct result of an accident 100 kilometres or more from home, we will pay up to \$10,000 for the preparation and transportation of the body for burial or cremation. We will pay the usual and reasonable expenses for this service. We will not pay for this service to the extent that it is reimbursed from other sources or covered under

another benefit of this plan.

We may pay this benefit to any person who paid for the repatriation or has a claim for repatriation expenses against your estate. As long as this payment is made in good faith, Sun Life will be fully discharged to the extent of the payment.

Rehabilitation program

If you suffer a loss, other than a loss of life, we will pay up to \$10,000 of your rehabilitation expenses. We will only pay for the usual and reasonable expenses connected with a rehabilitation program. This does not include ordinary living expenses such as room, board, travelling or clothing.

We must approve the rehabilitation program and the expenses must be incurred within 3 years of the accident and while you are covered for this benefit. We will not pay for this service to the extent that it is reimbursed from other sources or covered under another benefit of this plan.

Our approval of the rehabilitation program will be based on the likelihood that it will be successful. The rehabilitation will be made up of training required, because of the loss, to prepare you for a new occupation.

Spouse occupational training benefit

If you die as a direct result of an accident, we will pay up to \$5,000 to your spouse for occupational training. The training must be for a job that your spouse was not previously qualified for. We will only pay for the usual and reasonable expenses connected with an occupational training program. This does not include ordinary living expenses such as room, board, travelling or clothing.

We must approve the expenses and all expenses must be incurred within 3 years of the date of the accident. We will not pay for this service to the extent that it is reimbursed from other sources or covered under another benefit of this plan.

Our approval of the training program will be based on the likelihood that it will be successful.

Child education benefit

If you die as a direct result of an accident, we will pay for a dependent child's tuition fees in a post-secondary school. We will pay the child 5% of the amount of coverage up to \$5,000, each year up to a maximum of 4 years. The child must enrol as a full-time student within one year of your death.

We will only pay for the usual and reasonable tuition expenses. This does not include ordinary living expenses such as room, board, travelling or clothing. This also does not include education expenses incurred prior to your death.

Family transportation benefit

If you suffer a loss as a direct result of an accident and are hospitalized at least 150 kilometres from home, we will pay up to \$5,000 for the usual and reasonable cost of hotel accommodations close to the hospital while you are hospitalized and for the travel expenses of an immediate family member. An immediate family member means a spouse, parent, child, brother or sister.

We will only pay for the usual and reasonable travel expenses. We will pay for car travel at a rate of \$0.20 per kilometre. Transportation must be by the most direct route to and from the hospital. We will not pay for this service to the extent that it is reimbursed from other sources or covered under another benefit of this plan.

Coverage during total disability

If you become totally disabled before retirement or your normal retirement date, whichever is earlier, we will continue your Optional Accidental Death and Dismemberment without payment of premiums as long as you are totally disabled as per the definition specified under your employer's Group Long Term Disability contracts.

Any amount of coverage continued is subject to the terms of this group plan when total disability began.

What is not covered

We will not pay for losses that are the result of:

- self-inflicted injuries, by firearm or otherwise.
- a drug overdose.
- carbon monoxide inhalation.

- attempted suicide or suicide, regardless of whether the person has a mental illness or intends or understands the consequences of their actions.
- flying in, descending from or being exposed to any hazard related to an aircraft while
 - receiving flying lessons.
 - performing any duties in connection with the aircraft.
 - being flown for a parachute jump.
 - a member of the armed forces if the aircraft is under the control of or chartered by the armed forces.
- the hostile action of any armed forces, insurrection or participation in a riot or civil commotion.
- full-time service in the armed forces of any country.
- participation in a criminal offence.

Converting coverage If your Accidental Death and Dismemberment coverage ends or reduces, for any reason other than your request, and if you apply to convert your group Life coverage to an individual Life policy, you may also apply at that time to have an Accidental Death benefit attached to the individual Life policy.

This applies to your spouse's coverage as well.

There are a number of rules and conditions in the group contract that apply to converting this coverage, including the maximum amount that can be converted. Please contact your employer for details.

When and how to make a claim

For any loss other than death, the claim must be received by Sun Life within one year after the loss.

If the claim is the result of a death, the claim should be made as soon as possible after the death occurred.

Claim forms are available from your employer.

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. 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 www.sunlife.ca/privacy.

You have a choice

We will occasionally inform you of other financial products and services that we believe meet your changing needs. If you do not wish to receive these offers, let us know by calling 1-877-SUN-LIFE (1-877-786-5433).

