1. Catastrophic drug maximum on PHI Standard and Enhanced plans

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.

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.

2. 60 day emergency travel medical insurance

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.

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.

3. In-home nursing and home care maximum

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.

Many other insurance carriers don’t cover the services of a certified home support worker and have lower coverage limits.

10 things you need to know about Personal Health Insurance (PHI) and Health Coverage Choice (HCC)

Life's brighter under the sun
4. **Generic and brand name drug coverage**

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.

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.

5. **No per-visit maximum for paramedical services**

PHI Standard and Enhanced plans don’t have a per-visit maximum for any of the covered paramedical practitioners. Our HCC B and C plans have a per-visit maximum for psychologist services only.

Clients who have plans with no per-visit maximum will be able to use their full annual benefit while paying less in out-of-pocket expenses than with plans that have a per-visit maximum.

6. **Ease of submitting claims with my Sun Life Mobile app**

With the my Sun Life Mobile app, clients can manage their PHI and HCC plans on their smartphones.

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.

7. **Best Doctors® services**

PHI and HCC automatically include access to Best Doctors services – an international physician network that can help clients understand their medical condition and treatment options. The client, their spouse and dependent children have unlimited access while their coverage is in place, anytime they suspect they have a medical condition*.

8. **The guaranteed acceptance plan – Health Coverage Choice**

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.

9. **Competitive compensation**

Sun Life Financial offers competitive compensation with first-year and renewal commissions. Plus, you earn an additional 2% first-year commission when applications are completed online.

10. **Strength and experience**

For more than 150 years, Sun Life Financial has held a respected and trusted position in the financial services industry. We’re a leader in the health insurance market and a leading group insurance provider. We created the Canadian Health Insurance Tax Guide, designed to help advisors navigate issues unique to Canadian health insurance taxation.

Canadians have voted Sun Life Financial the “Most Trusted Life Insurance Company” for the seventh year in a row according to the Reader’s Digest 2016 Trusted Brand™ Survey.

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

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