

Easier health claims

under the Enbridge Retiree Benefits Plan

Following the steps in this flyer could make your health claims easier. Make sure you claim health expenses from your Health Plan first (before you claim from your Retiree Health Spending Account).

Please make your health claims in this order

- 1 Your provincial health care plan (if applicable)
- 2 Your Enbridge Health Plan (HP)
- 3 Your spouse's plan or your private insurance
- 4 Your Enbridge Retiree Health Spending Account (RHSA)

Why does the order matter?

Many Enbridge retirees are claiming health costs from their RHSA first.

You need to "record" health expenses in the Health Plan, so you reach the deductible (your share of the costs) as soon as possible in the year. Remember that only eligible expenses count towards your deductible. Once you've met your annual deductible amount, the plan pays your remaining eligible claims, as described in your benefits booklet.

What happens if you claim from the RHSA first?

You won't see the issue for the first few claims of the year. But once you've used your RHSA dollars, your health costs will go up for the rest of the year.

That's because you start paying the Health Plan deductible you didn't incur when you went straight through the RHSA.

The following pages show you how to claim in the right order, online and on a paper form.



Have a high-deductible Health and Retiree Health Spending Account?

Please read this information and follow the steps below when you make health claims.



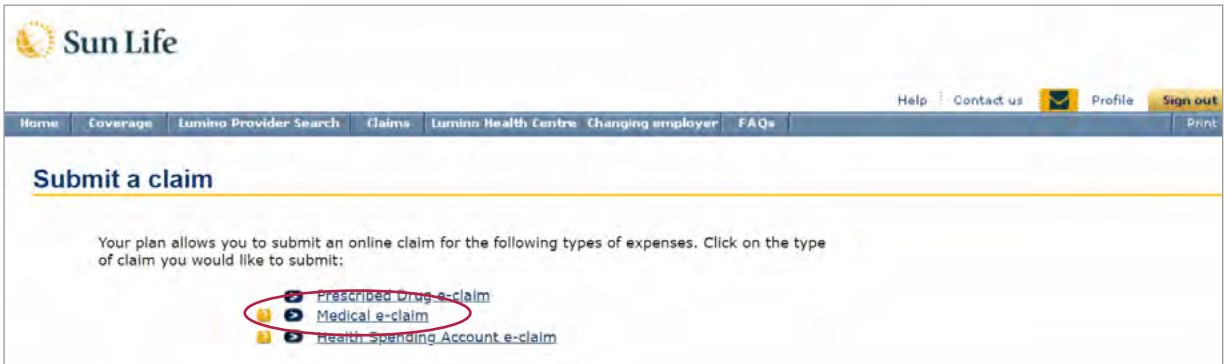
Life's brighter under the sun

How to claim from your Health Plan first

Sign in to your account at mysunlife.ca, using your Sign-in/Access ID and password.

Forgot these? Select **Sign-in help** in the sign-in section at mysunlife.ca.

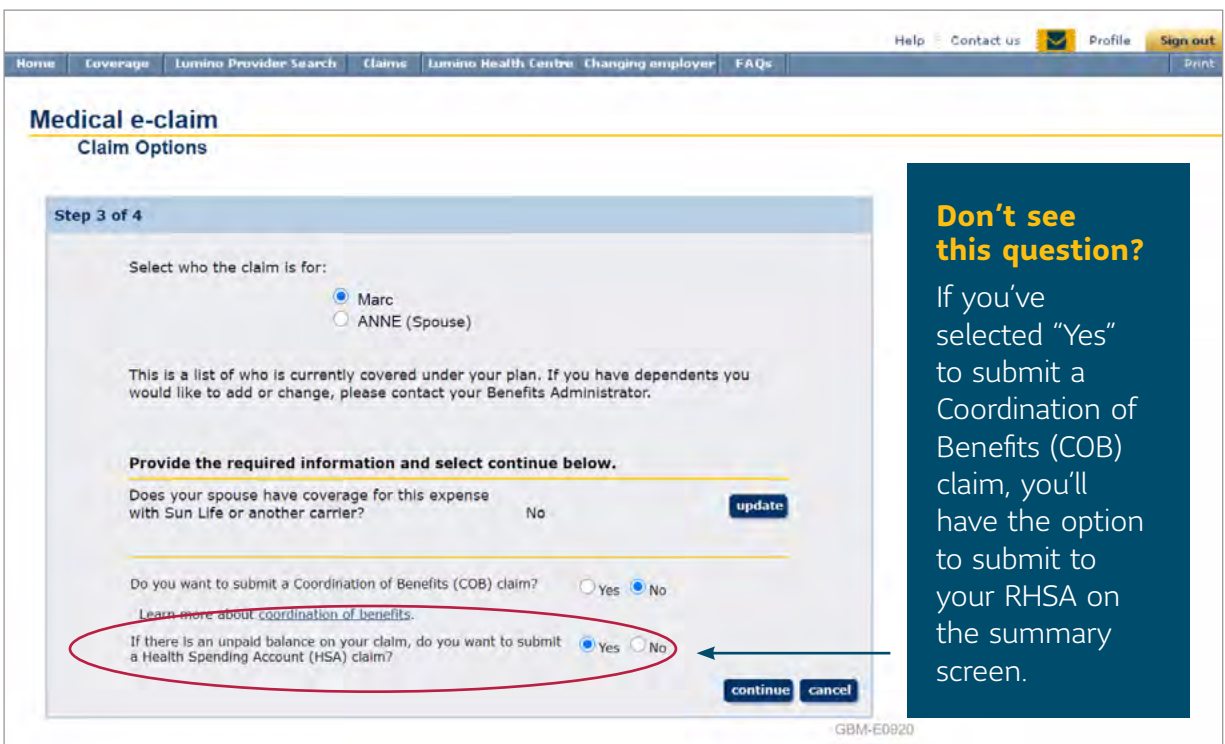
- Under the **Benefits** section on the next screen, choose **Submit a Claim**.
- On the **Submit a claim screen**, choose **Medical e-claim**. Then follow the four steps as they appear on the screen.



Step 1 lets you update your information. If it's correct, simply choose **continue**.

Step 2 asks you to confirm that you agree to the terms and conditions of submitting an e-claim. If you agree, choose **I agree**.

Step 3 lets you choose options. Here's where you choose to submit to your Health Plan first, then your RHSA for anything left over. The leftover will go to your RHSA automatically. Select **continue** when you're done.



Step 4 lets you submit the details of your claim. Select **continue** when you're done.

Then you have the option to submit to your RHSA

- You'll get a summary screen. If you're doing a Coordination of Benefits claim (i.e. you've claimed through another plan already), here's where you'll get the option to submit to your RHSA. Use the link that says **Do you want to submit this amount to your Health Spending Account?**

Want to submit any leftover amount to another plan?

- Next you'll see a confirmation. Want to submit any leftover amount to your spouse's plan or another insurance plan you have? Choose **click here** to view your Claim Statement. You can use that to claim under your other plan.

Otherwise, you're all done. You've made a health claim that works toward meeting your deductible requirement and paid the deductible from your RHSA (if you haven't already spent your RHSA) dollars, too.

Using a paper form?

- In Section 3, choose the second option:

3 Complete this section only if you have a Health Spending Account (HSA)

If you're covered under more than one benefits plan, you should consider submitting your claim to the other plan(s) before using your HSA. If you are using your HSA to claim for the unpaid amount previously submitted to this or another plan, attach the claim statement you received and a copy of the receipts. Please select one of the following:

- You **don't** want to use your HSA for this claim.
- You want us to assess this claim under your Extended Health Care benefit **first** and then assess any unpaid balance under your HSA.
- You want us to assess this claim under your HSA **only**.



Questions?

We're here to help. Please call Sun Life's Client Care Centre at 1-800-361-6212, Monday to Friday, 6 a.m. to 6 p.m. MT. You'll need your sign-in ID and password.