



# The continuation of **affordable insurance coverage**

Tailored specifically for students who are completing their studies, the Continuum Plan was created with you in mind. As a Plan that evolves with you, take the next step knowing that you can still have affordable insurance coverage.

If you are covered under your parents' plan and/or under your student associations' Health & Dental Plan, you will need to begin looking for alternative coverage in the upcoming months. Enrolling within 30 days of when your coverage ends will ensure that you continue to be covered by an affordable Plan.

What's more, by applying for Continuum within 30 days of when your coverage ends, you will be eligible to apply without having to provide proof of good health.

An insurance Plan provided  
by the administrator of your student  
Health & Dental Plan.



Insurance coverage provided  
by the same insurer as your student  
Health & Dental Plan.



# Continuum gives you two great coverage options:

## 1 Health Plan

Coverage includes health, vision, and emergency travel assistance benefits.

## 2 Health & Dental Plan

Coverage includes the Health Plan benefits + dental coverage. You cannot enrol for dental coverage only.

For students covered by their student Plan,  
**we've eliminated health examinations.**



Comprehensive Coverage



Great Value



Extendable Plan



No Blood Test



No Long Application



No Medical Test

Whether you've opted out of your student Plan or not, you are eligible to apply for the Continuum Plan.

### **If you were enrolled in your student Health & Dental Plan:**

You are not required to provide evidence of good health as long as your application form is received within 30 days of when your coverage ends.

### **If you've opted out of your student Health & Dental Plan:**

You may apply for the Continuum Plan without providing medical evidence if you were still covered by a comparable insurance plan and are able to provide proof of your coverage (subject to review and approval by the insurer). Your application form and proof of coverage must be received within 30 days of when your coverage ends.

**1**

# Health Plan



INCLUDES HEALTH + VISION + EMERGENCY TRAVEL ASSISTANCE

## HEALTH BENEFITS

## HEALTH-CARE COVERAGE

<b>Prescription Drugs</b>	<b>80%</b>	- Of eligible prescription drug costs with a \$5 dispensing fee cap <sup>1</sup>
<b>Eyeglasses and Contact Lenses</b>	<b>100%</b>	- \$125 per 24 months
<b>Eye Exam</b>	<b>100%</b>	- \$30 per 24 months
<b>Emergency Expenses out of Province</b>	<b>100%</b>	- Emergency out of province coverage - \$250,000 lifetime maximum - 30 days per trip, unlimited trips - Emergency Travel Assistance coverage
<b>Hospital</b>	<b>100%</b>	- Upgrade to Semi-Private Room - \$100 per day maximum, 60-day maximum stay - Convalescent room, \$20 per day maximum, 120-day maximum stay - Hospital allowance \$25 per day
<b>Paramedical</b>	<b>80%</b>	- Physiotherapist, osteopath, audiologist, podiatrist, registered dietician, and speech therapist require a doctor's referral - Chiropractor and naturopathic services - \$30 per visit, \$400 per Policy Year per service, overall Policy Year maximum of \$800 for all services combined
<b>Medical Services &amp; Equipment Expenses</b>	<b>80%</b>	- Medically necessary equipment rented for temporary therapeutic use, casts, splints, trusses, artificial limbs & eyes (excluding myoelectric appliances) - Hearing Aid, \$500 every five consecutive Policy Years - Wigs as a result of chemotherapy treatment \$500 lifetime maximum - Orthotics, including Orthopedic shoes (custom made only), \$300 maximum per Policy Year
<b>Ambulance</b>	<b>100%</b>	- Coverage for ground and air ambulance
<b>Diagnostic Services</b>	<b>80%</b>	- Lab tests and x-rays - \$300 maximum per Policy Year
<b>Dental Accident</b>	<b>100%</b>	- Coverage for repair of teeth damaged by accident - \$2,000 maximum per Policy Year
<b>Private Duty Nursing</b>	<b>80%</b>	- Up to \$5,000 per Policy Year (\$25,000 maximum covered lifetime)

2

## Health & Dental Plan



INCLUDES HEALTH + VISION + EMERGENCY TRAVEL ASSISTANCE + DENTAL

### DENTAL BENEFITS

### DENTAL CARE COVERAGE

#### Diagnostic & Preventive

**70%**

- Complete exams every 36 months
- Recall exams (polishing, bitewing x-rays, topical fluoride, oral hygiene), every nine months
- Extraction of impacted teeth

#### Basic

**50%**

- Fillings, scaling, other extractions, basic restorations, endodontics (root canal therapy), periodontics, oral surgery

Annual Maximum for the Health Plan (other than out of province emergencies): \$10,000 per Policy Year, per insured person.

Policy Year: The 12 consecutive months from September 1 to August 31 of the following year.

<sup>1</sup> The Plan covers most medications legally requiring a prescription and is reimbursed at the rate of the lowest priced equivalent generic product.

Reimbursement will be made for eligible expenses that are not covered by the insured's provincial health-care plan.

If you are a resident of Quebec, you are required to be covered under the Régie de l'Assurance Maladie du Québec (RAMQ) or an equivalent group plan, which is the first payor for your prescription drugs. Continuum will be second payor to comply with legislation from the RAMQ.

Reimbursement for dental expenses will not exceed the fee stated in the Dental Association Fee Guide for general practitioners in the province where the treatment is received.

Dental Plan Policy Year Maximum: \$500 in your first Policy Year, \$750 in your second and subsequent Policy Years.

## Eligibility

These Plans are available exclusively to students who:

- are, or were, eligible for group benefits with their student association;
- are residents of Canada;
- are under the age of 65;
- are covered under a provincial medicare plan or federal government plan that provides similar benefits.

## Coverage for you and your family

You're not the only one eligible for coverage! You can add your spouse<sup>2</sup> or dependent children<sup>3</sup> with you to your Plan.

<sup>2</sup> Spouse means your spouse by marriage or under any other formal union recognized by law, or a person of the opposite sex or of the same sex who has been cohabiting for at least one year and who is represented publicly as your spouse. Only one person at a time can be covered as your spouse under this contract.

<sup>3</sup> Your children and your spouse's children (other than foster children) are eligible dependants if they are not married or in any other formal union recognized by law and are under age 21. A child who is a full-time student attending an educational institution recognized under the Income Tax Act (Canada) is also considered an eligible dependant until the age of 25 (age of 26 for dependants residing in Quebec) as long as the child is entirely dependent on you for financial support.

For more information, please call Sun Life Assurance Company of Canada toll-free at **1 800 669-7921** and mention **Continuum**.

# Continue planning your future with an affordable Plan

## Apply now to take advantage of Continuum's great rates

To take advantage of these competitive rates,  
simply follow these steps:

1. Complete the enclosed application form.
2. Return the completed application form to:  
**Sun Life Assurance Company of Canada**  
Association & Affinity Business  
P.O. Box 2001 Stn Waterloo  
Waterloo, ON N2J 0A3

### Need more information?

For additional information on these Plans,  
please call Sun Life Assurance Company of Canada  
toll-free at **1 800 669-7921**. Or visit  
**[www.continuumplan.com](http://www.continuumplan.com)**

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The Health Plan and the Health & Dental Plan are underwritten by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

This brochure is intended for informational purposes only. The complete terms, conditions, limitations, and exclusions governing the Health Plan and the Health & Dental Plan are found in the Individual insurance policies issued by Sun Life Assurance Company of Canada.

