



Health and Insurance Benefits

When you want to	Go to				
<ul style="list-style-type: none"> Enrol in the Benefits program for the first time or renew during the annual renewal period Update your dependent or beneficiary information Change your coverage if you experience a qualifying life event such as marriage, divorce, a child who no longer meets the eligibility criteria, etc. (Note that many of the qualifying life event changes are open to you for 31 days only; refer to the Reference Guide for more information) View or print a copy of your current benefit selections Read the Reference or Making Choices Guides for detailed information about the plans 	<p>the Benefits website</p> <p>From the Core: <i>My Life at Suncor > Benefits > Benefits website</i></p> <p>You will be prompted to re-enter your Suncor network ID and password</p> <p>From any computer with internet access: <i>suncor.hroffice.com</i></p> <p>Enter your User ID (employee number) and your personal password. Use the "Forgot my password" feature if you can't remember your personal password</p> <p>Your password for your first access is the last three characters of your home postal code (all caps plus numbers) plus your date of birth in MMDDYYYY format. Once you log in, you will be asked to change your password</p>				
<ul style="list-style-type: none"> View the Benefits tutorial 	<p>From the Core: <i>My Life at Suncor > Benefits > Benefits tutorial</i></p> <p>From any computer with internet access: <i>www.sunbenefits.ca</i></p> <p>(User ID: Suncor123, Password: flexible)</p>				
<ul style="list-style-type: none"> Submit medical, dental or HSA e-claims Verify eligible medical, dental or HSA expenses Know the status of a medical, dental or HSA claim Print medical, dental or HSA paper claim forms Print replacement/extra copies of your personal prescription drug and travel card Learn more about the emergency travel assistance benefit or print a copy of the emergency assistance travel card with contact numbers listed 	<p>Sun Life Financial</p> <p>Plan Member website: <i>www.mysunlife.ca</i></p> <p>You will receive a letter from Sun Life Financial providing you with your Access ID and your initial password.</p> <p>Customer Care Centre: 1 877 384 4229</p> <p>Monday through Friday, 6:00 a.m. to 6:00 p.m. MT</p> <p>Have your Member ID and plan number handy (Plan No. 150032 for Medical Care, Dental Care, and HSA)</p>				
<ul style="list-style-type: none"> Emergency out-of-province/country medical and travel assistance 	<p>Allianz Global (24-hour access)</p> <p>Use the numbers below when calling from these countries:</p> <table border="0"> <tr> <td>Canada and U.S.</td> <td>1 800 511 4610</td> </tr> <tr> <td>From anywhere else</td> <td>1 519 514 0351</td> </tr> </table> <p>Call collect through an international operator</p> <p>Fax 1 519 514 0374</p> <p>Have your provincial health care number handy. For your convenience, this contact information is listed on your Sun Life travel card, so that you have a handy wallet-size reference when you travel. Print your travel card from the Sun Life Financial plan member website.</p>	Canada and U.S.	1 800 511 4610	From anywhere else	1 519 514 0351
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If you have questions about your Health and Insurance Benefits, changing your benefits after a life event or using the enrolment tool, contact:

Suncor's HR Employee Centre

Email employeecentre@suncor.com
 Phone 1 866 276 7800
 Hours Monday through Friday 7:00 a.m. to 5:00 p.m. MT
 Fax 403 724 3812



For employees covered by the Canadian benefits program



Claiming information

To maintain good health

Medical, dental and Health Spending Account (HSA) claims

The prescription drug plan includes a pay-direct drug card. When you present your drug card to the pharmacist, Sun Life pays the covered amount directly to the pharmacy, so you pay only your portion.

Claims for other expenses may be submitted online using the e-claim feature on the plan member website, Sun Life's mobile app or by using paper claim forms.

Receipts for claims you submit using the mobile app or online using the e-claim feature must be retained for 12 months to be provided to Sun Life if requested. Claims audits by Sun Life are random and can occur at any time during the 12 months after submission.

Dental claims may be submitted electronically and payment will be made directly to the dentist. If your dentist uses this feature, you will pay only your portion of the treatment cost. If your dentist does not use the direct payment feature, you pay the full cost at the time of service and submit a claim to Sun Life for reimbursement.

Payment for medical, dental or HSA claims being reimbursed payable to you will be automatically deposited into the bank account where your Suncor pay is deposited.

Coordinating benefits with another plan

If you and your family members have coverage under more than one medical or dental plan:

- Submit claims for yourself to Suncor's program first, then to your spouse's plan.
- Submit claims for your spouse to his or her plan first, then to Suncor's program.
- Submit claims for dependent children to the plan of the parent with the first birthday in the calendar year. (e.g., If you were born on February 2 and your spouse was born on May 5, your children's claims would be submitted to Suncor's program first then to your spouse's plan.)

Submit claims to your HSA only after all other plans have paid their share.

Your claims must be received by Sun Life no later than March 31 of the year following the year in which the expense was incurred. Prior year claims received after March 31 are not eligible for reimbursement.

As with all Suncor provided benefit plans, a fraudulent misrepresentation of a claim is subject to disciplinary action, up to and including termination of employment.

In case of illness or disability

Best Doctors Services, Critical Illness, and Disability claims

Best Doctors®: If you or an eligible dependent have been diagnosed with or suspect you may have a serious condition or if you have questions about your diagnosis, contact Best Doctors at 1 877 419 BEST (2378). Suncor's Group Membership number is HG00003269.

Critical Illness: If you or an eligible dependent are diagnosed with one of the covered conditions, you should submit a claim form within 30 days of the diagnosis or as soon as reasonably possible. Written proof of the diagnosis is required within 90 days. Claim forms are available from Suncor's HR Employee Centre.

Disability: If you are absent from work due to illness or injury you may be asked to provide supporting medical information from your physician. Your leader will advise you of the requirements.

If your absence is expected to last longer than 26 weeks, an application for Long-term Disability (LTD) benefits will be sent to you by your Disability Advisor.

In the event of injury or death

Accident Insurance and Life Insurance claims

In the event of an accident or the death of a person covered under the Suncor benefits program, the HR Employee Centre should be contacted as soon as possible. They will provide the required forms and help you complete them. Claims for Accident Insurance must be submitted within 30 days of the accident or as soon as reasonably possible. Claims for Life Insurance must be made within six years of the death.

