



Task Title: Understanding Health Benefits Packages

OALCF Cover Sheet – Learner Copy

Learner Name: _____

Date Started: _____

Date Completed: _____

Successful Completion: Yes ☐ No ☐

Goal Path: Employment ☒ Apprenticeship ☐

Secondary School ☐ Post Secondary ☐ Independence ☐

Task Description: The learner will compare health benefits packages offered by Sun Life.

Main Competency/Task Group/Level Indicator:

- Find and Use Information/Interpret documents/A2.1

Materials Required:

- Pen/pencil and paper and/or digital device

Learner Information

The Ontario Health Insurance Plan (OHIP) covers most healthcare expenses, but it doesn't cover everything. Many people have additional workplace insurance coverage for things like dental care, vision care and prescription drugs. Employees who have a workplace insurance plan should make sure they understand what is covered so they can make the most use of their benefits.

Review "Sun Life Health Coverage Choices".

Sun Life Health Coverage Choices

		Health and Dental Choice A	Health Choice B	Health Choice C
Prescription drugs	All 3 plans include: • Pay Direct Drug card (except Quebec) • No deductible • Smoking cessation medication (\$250 lifetime maximum)	• 80% reimbursement • \$500 annual maximum • Up to \$5.00 paid towards dispensing fee on prescriptions	• 80% reimbursement • \$1,300 annual maximum • Full coverage of reasonable and customary dispensing fees up to the plan reimbursement	• 80% reimbursement • \$2,600 annual maximum • Full coverage of reasonable and customary dispensing fees up to the plan reimbursement
Dental	To be eligible for dental coverage, everyone on the application must have had dental coverage through your group benefits plan. Also, there's a 1-year waiting period before coverage begins for restorative services.			
		Included	Optional	
	Preventive services Include: • Examinations and diagnosis • Tests, x-rays and lab exams • White fillings • Scaling and extractions • Recall visits every 9 months • Minor emergency treatment	• 80% reimbursement • \$700 annual maximum	• 80% reimbursement • \$700 annual maximum combined with restorative	• 80% reimbursement • Year 1: \$750 annual maximum • Year 2+: \$1,000 annual maximum combined with restorative
	Restorative services Include: • Endodontics • Periodontics • Oral surgery • Crowns • Onlays • Bridges • Dentures (and repairs)	• No coverage	• 50% reimbursement • \$700 annual maximum combined with preventive • 1-year waiting period before coverage begins	• 50% reimbursement • \$1,000 annual maximum combined with preventive • 1-year waiting period before coverage begins
Vision care	Vision care Includes coverage for: • Prescription eye glasses • Prescription contact lenses • Prescription sunglasses • Laser eye surgery	• 100% reimbursement • \$150 maximum every 2 years, including \$50 maximum per eye exam	• 100% reimbursement • \$200 maximum every 2 years, including \$50 maximum per eye exam	• 100% reimbursement • \$300 maximum every 2 years, including \$50 maximum per eye exam

Work Sheet

Task 1: Which plans have an 80% reimbursement for prescription drugs?

Answer:

Task 2: Which plan has a \$700 annual maximum for Preventative dental services?

Answer:

Task 3: Which vision plans reimburse more than \$150 every 2 years for prescription glasses, contact lenses, or eye surgery?

Answer:

Task 4: List four services included in Restorative dental services.

Answer:
