

# Find out your benefits plan coverage

Read time: under 2 minutes

Your benefits coverage can help support the health and well-being of you and your loved ones. Having access to benefits are valuable, which is why understanding your coverage is important.

This is a guide to help you navigate your benefits coverage with Sun Life.

## There are two ways to access your coverage

- log in online at [mysunlife.ca](https://mysunlife.ca), or
- use the **my Sun Life Mobile app**.

## Accessing your coverage - online with [mysunlife.ca](https://mysunlife.ca)

- After you log in to [mysunlife.ca](https://mysunlife.ca), scroll down the page to the benefits section, and select the **Coverage information** box. This will take you to a full list of your coverage, covered expenses and more.



**Tip:** Before you can log in, you need to register. For more information on how to register, visit our [“make managing your benefits easy”](#) page. If you need additional support, [click here](#).

▼ Benefits

**Lumino** Provider Search  
Mental health care when you need it  
Book from over 18,000 mental health professionals today that could fit your needs.

Find a health-care provider that's right for you.

Browse by specialty  Search by name

Near:  Select a specialty:

Select benefit plan  
Medical/Dental/PSA/Disability = 020571/020575/150469

- Everyone’s plan is different. Depending on what your plan looks like, you may see coverage for [medical \(including travel\), drug, dental, spending accounts, disability and insurance](#).
- Select any type of coverage from the list to see eligible expenses, coverage limits, and more.

**my coverage**

**Medical**

- ▶ [Medical coverage](#)
- ▶ [Drug coverage](#)
- ▶ [Need glasses/lenses?](#)
- ▶ [Travel benefit](#)

**Dental**

- ▶ [Dental coverage](#)
- ▶ [Next dental exam](#)
- ▶ [Dental estimates](#)

**Spending Account**

- ▶ [Personal Spending Account balance](#)
- ▶ [Personal Spending Account coverage](#)

**Disability**

- ▶ [Disability coverage](#)

**Insurance**

- ▶ [Life insurance coverage](#)

**Resources**

- ▶ [Print my coverage card\(s\).](#)

- Use the “**Take me to**” menu for other actions like submitting a claim, coordination of benefits, and more. You’ll find it on the right side of the coverage information page.

## Accessing your coverage - with the my Sun Life mobile app

- After you log in using the **my Sun Life mobile app**, select **Benefits** from the top menu bar.
- On the benefits page, you’ll see a list of actions. Select **Coverage information** to find out more about the type of coverage you have.
- Everyone’s plan is different. Depending on what your plan looks like, you may see coverage for medical, drug, spending accounts, disability, insurance, and travel.
- To see a full list of eligible expenses, coverage limits, and remaining balances, select any type of coverage from the menu.
- In the Benefits section of the app, you’ll also see other actions like submitting a claim, recent claims, and more.

## Your benefits – the different categories

Benefits coverage looks different for everyone. Your coverage depends on the type of plan you have.

Use this coverage glossary for background on the type of benefits your plan may include.

- **Medical coverage:** falls under the Extended Health Care (EHC) category. This coverage type includes items and services to support your health care needs. Some examples are:
  - prescriptions drugs, vision care, paramedical services (like massage therapy), specialist services (like psychiatry) and more.
- **Dental coverage:** also fits under the EHC category. This coverage type helps with the costs associated with services that support your dental care. Some examples are:
  - routine exams, cleanings, x-rays, orthodontics, and more.
- **Spending accounts:** support the costs associated with a variety of expenses to promote overall health and well-being. There are two types of spending accounts:
  - **Health spending account (HSA):** is non-taxable benefit (except in Quebec) and can include coverage for things like, medical, dental, hospital expenses and more.
  - **Personal spending account (PSA):** is a taxable benefit and includes coverage for things like fitness services and equipment, health products, and more.
- **Insurance\*:** Sun Life insurance products fall under the voluntary benefits category. They're purpose is to provide extra support if the unexpected happens. They include things like:
  - critical illness coverage and life insurance.
- **Disability coverage:** helps provide you with replacement income if you can't work due to illness or injury. If you're unable to work because of an illness or injury, talk to your employer or benefits administrator.



**Tip:** Want to see full list of your covered expenses and coverage limits? Select any of your coverage options (medical, dental etc.) from the Coverage information page on [mysunlife.ca](https://mysunlife.ca) or the my Sun Life mobile app.

\*You're able to see your insurance coverage if your employer shares certain information with us. If you don't see your insurance coverage, please reach out to your group benefits administrator if you have questions.

## Creating your online account

If you haven't created your online account, now's the perfect time to do it! In addition to accessing your drug card, you can submit claims, check your coverage details and more. To register:

1. Go to [mysunlife.ca](https://mysunlife.ca) and select **Register**
2. Enter your information. You'll need to create a password and choose a verification question and answer. This will help us verify your identity if you forget your password.

If we have your email address on file, we'll email you a temporary registration code.

If we don't have your email address on file, we'll send a temporary code in the mail. You'll need this code to finish registering. The code is good for 48 hours if emailed and 45 days if mailed.

3. When you get your code, enter it to finish your online registration.

## Registering from your mobile device

Download the my Sun Life mobile app from the App Store or Google Play. Follow the same instructions outlined above. You can also download the free Verified.Me app to register for your Sun Life account. You'll need online credentials from your financial institution. Visit [sunlife.ca/verifiedme](https://sunlife.ca/verifiedme) to learn more.

## Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. MC9784 02-23 adc-cc

