

Your Claim Statement



December 16, 2024

DEREN NG
173 CLIFTON AVENUE
NORTH YORK ON M3H 4L6

Questions?
Visit us at
www.mysunlife.ca
Call 1-800-361-6212

Your Contract number
045196

Your Member ID number
1407

Member's name
Deren Ng

Overview of your claims

Total amount you claimed	\$304.00
Amount paid by your dental benefits	\$234.90
Amount deposited to your account XXXXX-XXXXXXXXX6533	\$234.90

Want a faster way to get your claims payment and statement? See "Important notes about your benefits" at the end of this statement.

Details of your dental claims

Service date and description	Amount claimed	Amount eligible	Deductible	Percent covered	Paid by your plan
Claim for Deren					
Claim Number 161224-APM87-00					
December 14, 2024					
Examination (01202)	43.00	43.00	0.00	90%	38.70
Polishing of teeth (11101)	36.00	36.00	0.00	90%	32.40
Scaling - 15 minutes (11111)	73.00	73.00	0.00	90%	65.70
Total for Deren	\$152.00				\$136.80

Claim for RUFUS					
Claim Number 161224-APR97-00					
December 14, 2024					
Examination (01202)	43.00	0.00	0.00	0%	0.00
► See note R18 below					
Polishing of teeth (11101)	36.00	36.00	0.00	90%	32.40
Scaling - 15 minutes (11111)	73.00	73.00	0.00	90%	65.70
Total for RUFUS	\$152.00				\$98.10

Total paid for your dental claims: \$234.90

Important notes about your dental claims

Note R18 Your benefits plan has a limit on how often you can claim this expense within a certain time period. We are not able to pay this expense because you've already reached that limit.

Important notes about your benefits

Please keep this statement

You may need it for tax purposes or to claim for other coverage.

Want a faster way to get your claims payment and statement?

Use your access ID and password to access the Plan Member Services website to sign up for direct deposit and to receive an e-mail notification as soon as your claim is processed. Your claim payment is automatically deposited into your bank account, and you can view your claim statements online at any time. Use the same access ID and password for instant access to convenient self-service features through our automated phone system - 24/7. This will also ensure faster service if you need to speak to a customer care representative. Don't have an access ID? Visit www.mysunlife.ca and select **Register now**.

Other coverage

If you are covered under more than one plan, you can claim under both plans. This is called coordinating your benefits. All insurance companies follow these same rules. It's best to make copies of your receipts before you submit a claim. Send the original receipts to the first plan (as explained below) and a copy to the second plan, and keep a copy for your files.

For your expenses: Send your claims to your own benefit plan first. When you receive your claim payment and statement, send a copy of the statement along with copies of your expense receipts to your spouse's plan to claim any unpaid amount.

For your spouse's expenses: Send your spouse's claims to their benefit plan first, then send a copy of their claim statement and expense receipts to your own benefit plan to claim any unpaid amount.

For your children's expenses: The insurance industry uses the 'birthday rule' for children's claims. The parent whose birthday falls earliest in the year sends

the child(ren)'s claims to their plan first. For example, if you were born in October and your spouse was born in March, your spouse should send the child(ren)'s claims to their plan first. If both parents have the same birthday, claims should be sent first to the plan of the parent whose first name begins with the earlier letter in the alphabet.

If you are a member of more than one benefit plan, submit your claims in the following order (depending on which of these applies):

1. The plan where you are an active full-time employee. (If you are a full-time employee at two jobs, submit your claims first to the plan with the earlier effective date.), then,
2. The plan where you are an active part-time employee, then
3. The plan where you are a retiree (If you are a retiree under two plans, your claims would be paid at 50% and you would need to claim the unpaid balance from the other plan.)

Protect yourself

While the vast majority of claims submitted under benefit plans are valid and accurate, even a small percentage of inaccurate or improper claims can be very costly and that can affect you as a plan member. If you suspect any improper claiming activity under your benefit plan, we encourage you to call Sun Life Financial's toll-free confidential line at 1 800 361-6212.

Our mailing address

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