

Cost plus benefit coverage



Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies, is committed to keeping your information confidential.

What is a “cost plus” plan?

Group benefit plans provided by Sun Life Assurance Company of Canada include comprehensive coverage for most medical and dental services available. Reimbursement for these services is generally subject to some level of coinsurance and/or deductible, and there may be a maximum amount paid for certain services. In addition, there may be some expenses that are not covered under a group plan.

Generally, plan sponsors provide a “cost plus” arrangement in order to extend coverage beyond the base group benefits plan for designated employees and their eligible dependents. These benefits could be reimbursed on a “cost plus” basis if such expenses qualify as an Eligible Medical Expense under the Federal Income Tax Act.

How to calculate “cost plus” payments

In addition to the plan sponsor paying for the “cost plus” claims, there is a fee on the payment as follows:

- 12% of the first \$2,500 of paid claims, plus
- to a maximum of \$250.

These amounts are subject to a minimum fee of \$50 per submission*, and also are subject to Provincial Sales Tax in Ontario and Quebec for both the amount of the “cost plus” claim and the administrative fee.

Here is an example of the calculation for a Manitoba claimant:

Claims details

Subject to a minimum charge of \$50

A.	Total Medical Claims Amount(s)		\$ 2,500
B.	Total Dental Claims Amount(s)		\$ 1,500
C.	Total Medical and Dental Claims		\$ 4,000
D.	Fee:		
	i) 12% of the first \$2,500 of claims, subject to a minimum charge of \$50:	\$ 300	
	Total Fee (max \$250):	\$ 250	\$ 250
E.	Sub-total (C + D)		\$ 4,250
F.	Provincial Sales Tax		\$
G.	Amount payable to Sun Life Assurance Company of Canada (E + F)		\$ 4,250

Note: The costs incurred by the plan sponsor may be eligible as a deduction against income on the financial statements of the plan sponsor. Please consult your tax advisor.

How does the “cost plus” process work?

1. Plan sponsor identifies employees who are eligible for the “cost plus” arrangement.
2. Claim submissions are forwarded to the plan administrator.
(We encourage claims to be accumulated and submitted twice per year for each employee.)
3. Plan administrator completes the attached form.
4. Plan administrator sends the completed form with the following attachments:
 - payment and
 - original receipts and/or Explanation of Benefits.
5. Claim cheques will be forwarded in the same manner as regular claim cheques.

* If all claims for a certificate holder are submitted as a single mailing, this is considered as one submission.

Cost plus claims payment form



Please PRINT clearly. Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies, is committed to keeping your information confidential.

1 To: Sun Life Assurance Company of Canada Health Insurance Member Services

Service Representative name Erin Jones	
Company name Rice Financial Group Inc. Multi Employer Group Plan	Contract number 45863
Plan Administrator	Plan Administrator phone number/E-mail
Employee name	Certificate number

2 Claim details

Subject to a minimum charge of \$50.

If any part of the submission is not an eligible expense, the entire submission, with comments, will be returned to the plan administrator for review and re-submission.

Sun Life Assurance Company of Canada must currently insure the underlying benefit for claims to be allowed on a "cost plus" basis.

A.	Total Medical Claims Amount(s)	\$
B.	Total Dental Claims Amount(s)	\$
C.	Total Medical and Dental Claims	\$
D.	Fee: i) 12% of the first \$2,500 of claims, subject to a minimum charge of \$50 to a maximum of \$250: Total Fee:	\$ _____ \$ _____
E.	Sub-total (C + D)	\$
F.	Ontario and Quebec Provincial Sales Tax: If the employee resides in either the province of Ontario or Quebec, calculate the applicable provincial retail sales tax as follows: Ontario (E x .08) = \$ _____ Quebec (E x .09) = \$ _____	\$ _____ \$ _____
G.	Cheque payable to Sun Life Assurance Company of Canada (E + F)	\$

Upon receipt of the following:

- cheque (in the amount of G),
- this form completed in full, and
- original expense invoices/receipts/Explanation of Benefits,

Sun Life Assurance Company of Canada will consider reimbursement of the above non-contractual claim.

Plan Administrator signature X	Title	Date (d/m/y)
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Please mail to the nearest Sun Life Assurance Company of Canada Claims Office:

Toronto Health Claims Cost Plus PO Box 4023 Stn A Toronto ON M5W 2P7	Montreal Health Claims Cost Plus PO Box 6076 Stn CV Montreal QC H3C 4S6	Edmonton Health Claims Cost Plus PO Box 2880 Stn Main Edmonton AB T5J 4S6	Ottawa Health Claims Cost Plus PO Box 3417 Stn D Ottawa ON K1P 1G1
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