

**PHI** is an excellent solution for clients who are self-employed, contract workers, or those who would benefit from topping up their existing group coverage. **HCC** is an ideal solution for those leaving a group benefits plan, clients who are retiring, have recently been laid off, or are leaving a job to start a business.

**Key enhancements for PHI include:**

prescription drugs – removed dispensing fee cap

hospital coverage – increased reimbursement and maximums

extended health benefit – increased reimbursement, removed paramedical practitioner per visit maximum, increased coverage

**Key enhancements for HCC include:**

prescription drugs – increased coverage and removed dispensing fee cap

dental benefit – increased maximum

hospital coverage – increased reimbursement and maximums

extended health benefit – increased reimbursement, removed paramedical practitioner per visit maximum, increased coverage

**Encourage advisors to get into the game**

By adding PHI and HCC to their portfolios, advisors open up new sales opportunities with competitive, easy-to-understand products. And by having their clients complete the application online, advisors **earn an extra 2% commission!**

With your support, we'd like to provide your staff with more information on PHI and HCC, so advisors can offer affordable health coverage for medical expenses not covered by provincial health plans.

**Launch plans**

On September 1, all advisors will receive a comprehensive **newspaper**, highlighting PHI and HCC and offering a summary of all the support available to them.

The **advisor website** will be updated by September 1 to include all of the enhancements as well as access to the new and updated collateral.

Our **communication plan** includes a News Flash launch message on August 20 and a follow-up message on September 3.

**Transition rules** will be posted on [www.sunlife.ca/advisor/personalhealth](http://www.sunlife.ca/advisor/personalhealth) on September 1.

More details on the overall launch plan will be available through the Account Managers.