

# Late Entrant application form for the Physician Health Benefit Program (PHBP) delivered by OMA Priority Insurance Program (OPIP)

Please PRINT clearly in ink.

In this application form *you* and *your* refer to the person applying for insurance. *We* and *the Company* refer to the underwriter and administrator, Sun Life Assurance Company of Canada is the insurer, and is a member of the Sun Life Financial group of companies.

## Section A: Applicant details and Coverage

### 1 Your information

Please complete all fields.

First name		Middle initial	Last name		
Former/maiden name (if applicable)	Country of birth	Province of birth	<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth (dd-mm-yyyy)	
Preferred mailing address (street number and name)					Apartment or suite
City		Province	Postal code		
Telephone	Fax	Email address			
Have you used tobacco, tobacco cessation products, nicotine in any form or nicotine replacement products in the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No					

If you are age 65 and under, please indicate whether you are a non-smoker or smoker.

### 2 Government subsidized PHBP benefits selection

#### Under age 65

<ul style="list-style-type: none"> <li>• Critical Illness insurance \$50,000*</li> <li>• Health insurance**             <ul style="list-style-type: none"> <li><input type="checkbox"/> Single</li> <li><input type="checkbox"/> Couple</li> <li><input type="checkbox"/> Member plus one Dependent child</li> <li><input type="checkbox"/> Family</li> </ul> </li> </ul>	<b>OR</b>	<input type="checkbox"/> Critical Illness insurance \$50,000* <input type="checkbox"/> Health Spending Account \$350*** <small>The Health Spending Account is only available to members who have an equivalent extended health care plan and wish to opt out of Health coverage.</small>
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#### Age 65 and over

<ul style="list-style-type: none"> <li>• Health insurance**             <ul style="list-style-type: none"> <li><input type="checkbox"/> Single</li> <li><input type="checkbox"/> Couple</li> <li><input type="checkbox"/> Member plus one Dependent child</li> <li><input type="checkbox"/> Family</li> </ul> </li> </ul>	<b>OR</b>	<input type="checkbox"/> Health Spending Account \$500*** <small>The Health Spending Account is only available to members who have an equivalent extended health care plan and wish to opt out of Health coverage.</small>
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\* **Critical Illness (CI):** only available to members under age 65 who have not previously been declined for CI coverage or had a CI claim payout under any OMA Insurance Plans. CI coverage will terminate for members upon attaining age 70.

\*\* **Health:** an applicant who was previously declined as a member or spouse/dependent under any OMA extended health care insurance may not be eligible for PHBP Health coverage.

\*\*\* **Health Spending Account (HSA):** HSA is only available to members who have an equivalent extended health care plan and wish to opt out of Health coverage.



### 3 Additional self-funded options

Monthly or Annual Premium are applicable/to be paid by member for self-funded options applied for.

Additional Critical Illness insurance under Policy 017862 can be obtained with medical evidence by completing a separate application.

PHBP Coverage selected in section 2	Additional coverage you can select
Critical Illness and Health	<input type="checkbox"/> Health Plus <input type="checkbox"/> Dental Plus*** <input type="checkbox"/> Single <input type="checkbox"/> Couple <input type="checkbox"/> Family <b>or</b> <input type="checkbox"/> Dental*** <input type="checkbox"/> Single <input type="checkbox"/> Couple <input type="checkbox"/> Family <input type="checkbox"/> Member Critical Illness insurance \$50,000 – Policy 017862 (in addition to the \$50,000 under OPIP)**** <input type="checkbox"/> Spouse Critical Illness insurance \$50,000 – Policy 017862
Critical Illness and Health Spending Account \$350	<input type="checkbox"/> Dental Plus*** <input type="checkbox"/> Single <input type="checkbox"/> Couple <input type="checkbox"/> Family <b>or</b> <input type="checkbox"/> Dental*** <input type="checkbox"/> Single <input type="checkbox"/> Couple <input type="checkbox"/> Family <input type="checkbox"/> Member Critical Illness insurance \$50,000 – Policy 017862 (in addition to the \$50,000 under OPIP)**** <input type="checkbox"/> Spouse Critical Illness insurance \$50,000 – Policy 017862
Health	<input type="checkbox"/> Health Plus <input type="checkbox"/> Dental Plus*** <input type="checkbox"/> Single <input type="checkbox"/> Couple <input type="checkbox"/> Family <b>or</b> <input type="checkbox"/> Dental*** <input type="checkbox"/> Single <input type="checkbox"/> Couple <input type="checkbox"/> Family
Health Spending Account \$500	<input type="checkbox"/> Dental Plus*** <input type="checkbox"/> Single <input type="checkbox"/> Couple <input type="checkbox"/> Family <b>or</b> <input type="checkbox"/> Dental*** <input type="checkbox"/> Single <input type="checkbox"/> Couple <input type="checkbox"/> Family

\*\*\*Dental/Dental Plus – Policy 017884 – No medical evidence required – Available to members under age 79

\*\*\*\*The combined critical illness coverage under the OMA Priority Insurance Program or SunCI Plus plan or the OMA Group Critical Illness Plan cannot exceed \$300,000. If your spouse is also a physician, you may not apply for more than the total amount of \$300,000 as a physician or spouse.

### 4 Dependent details

Complete if you checked Couple, Member plus one dependent or Family coverage to provide information on the dependent(s) to be covered.

Spouse's first name	Middle initial	Last name	Date of birth (dd-mm-yyyy) – –	<input type="checkbox"/> Male <input type="checkbox"/> Female
Have you used tobacco, tobacco cessation products, nicotine in any form or nicotine replacement products in the last 12 months? <input type="checkbox"/> No <input type="checkbox"/> Yes				

Child's first name	Middle initial	Last name	Date of birth (dd-mm-yyyy) – –	<input type="checkbox"/> Male <input type="checkbox"/> Female	Student <input type="checkbox"/> Yes <input type="checkbox"/> No
Child's first name	Middle initial	Last name	Date of birth (dd-mm-yyyy) – –	<input type="checkbox"/> Male <input type="checkbox"/> Female	Student <input type="checkbox"/> Yes <input type="checkbox"/> No
Child's first name	Middle initial	Last name	Date of birth (dd-mm-yyyy) – –	<input type="checkbox"/> Male <input type="checkbox"/> Female	Student <input type="checkbox"/> Yes <input type="checkbox"/> No
Child's first name	Middle initial	Last name	Date of birth (dd-mm-yyyy) – –	<input type="checkbox"/> Male <input type="checkbox"/> Female	Student <input type="checkbox"/> Yes <input type="checkbox"/> No

A dependent child is your natural child, stepchild or legally adopted child who is not married or in any other formal union recognized by law: either of you or your legal spouse, who may or may not reside with you but is fully dependent on you for support; or of you or your common-law spouse, who is in your care and custody, residing with you and being fully dependent on you for support; and is under age 18 (age 25 if a full-time student) or to any age if mentally or physically handicapped.

**Section B: Personal health information (required as a late entrant for risk assessment)**

**5 Background information**

Please provide details for person(s) applying for coverage. Please do not complete if applying for Dental/Dental Plus coverage only.

**Please answer the following questions completely and accurately. If you're not sure whether some information is relevant, provide it anyway. If you do not disclose all relevant information, claims may be denied and insurance cancelled. Do not tell us about genetic testing or genetic test results.**

**You**

Height ft. in. m cm	Weight <input type="checkbox"/> lbs. <input type="checkbox"/> kg	Change in weight in the last 12 months <input type="checkbox"/> No change <input type="checkbox"/> Gain _____ <input type="checkbox"/> Loss _____	<input type="checkbox"/> lbs. <input type="checkbox"/> kg
Reason for weight change			
Date, reason and results for last consultation with attending physician (if no attending physician, please state <b>none</b> )			
Name of physician, diagnosis, treatment given, results, medication prescribed			
If the physician named above does not have the most complete records of your medical history, please provide full name and address of the physician who does have them			

**Spouse (if applying for Health coverage)**

Height ft. in. m cm	Weight <input type="checkbox"/> lbs. <input type="checkbox"/> kg	Change in weight in the last 12 months <input type="checkbox"/> No change <input type="checkbox"/> Gain _____ <input type="checkbox"/> Loss _____	<input type="checkbox"/> lbs. <input type="checkbox"/> kg
Reason for weight change			
Date, reason and results for last consultation with attending physician (if no attending physician, please state <b>none</b> )			
Name of physician, diagnosis, treatment given, results, medication prescribed			
If the physician named above does not have the most complete records of your medical history, please provide full name and address of the physician who does have them			

**6 Family history information**

Do not tell us about genetic testing or genetic test results.

Have any of your or your spouse's immediate family members (parents, brothers, sisters) had cancer (specify type), heart disease, stroke, diabetes, polycystic or other kidney disease, multiple sclerosis, Alzheimer's, Parkinson's, ALS (Amyotrophic Lateral Sclerosis or Lou Gehrig's disease), Muscular Dystrophy, familial polyposis of the bowel, Huntington's Chorea or any other hereditary disease?

Yes  No If yes, complete the chart below.

**Your family history**

Which condition(s)	Age at onset	Current age (if living)	Age at death (if applicable)
Father			
Mother			
Brother(s)			
Sister(s)			

**Your spouse's family history (if applying for Health coverage)**

Which condition(s)	Age at onset	Current age (if living)	Age at death (if applicable)
Father			
Mother			
Brother(s)			
Sister(s)			

## 7 Medical and/or treatment information

Within the last 12 months, have any of the persons to be insured taken or been advised to take prescription drugs and/or used devices and/or medical accessories or other treatment (therapy, counselling, etc.) including unfilled prescriptions?

**You**  Yes  No **Your spouse**  Yes  No **Your dependent children**  Yes  No

If *yes* please complete the table below.

Name of person to be insured	Condition	Medication and/or treatment	Monthly cost	Strength	Daily dosage	Length of time

## 8 Medical information

Have you or your spouse or dependents ever:

- |   | Member   | Spouse   | Dependents   |
|---|--|--|--|
| a) Had chest pain, heart attack, abnormal electrocardiogram (ECG), high blood pressure, irregular pulse, heart murmur, high cholesterol or any other disease or disorder of the heart or circulatory system?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| b) Had a stroke, transient ischemic attack (TIA), paralysis, seizure, epilepsy, multiple sclerosis, Alzheimer's, Parkinson's or any other disease or disorder of the brain or nervous system?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c) Had diabetes; impaired fasting glucose, sugar, blood or protein in the urine?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| d) Had a disease of the kidneys, urinary tract, bladder, prostate or reproductive organs or had any complications of pregnancy?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| e) Had tumours, cancer, polyps or other growth; including breast lumps, cysts or other breast changes, or had an abnormal mammogram?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| f) Had moles or other growth or a disorder of the skin?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| g) Had a blood or lymph gland disorder; leukemia or any other form of malignant disease; or had a biopsy?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| h) Had chronic lung or respiratory disorder; sleep apnea, disease or disorder of the eyes, ears, nose or throat or had loss of speech?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| i) Had any disorder of the colon, rectum, intestines, including colitis or disorder of the stomach or digestive system?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| j) Had chronic fatigue; neck or back pain; spinal disorder; bone, muscle or joint disorder; fibromyalgia or rheumatic/arthritis disease; or lupus?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| k) Had any psychiatric disorder; depression, suicide attempts or ideations, anxiety state or panic attacks; eating disorder; other emotional or psychiatric disorder; or been counselled for such?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| l) Had a disorder of the liver including testing positive for hepatitis B, hepatitis C or human immunodeficiency virus (HIV); been identified as a hepatitis B carrier or have chronic hepatitis B; been tested for, counselled for or been told you have acquired immune deficiency syndrome (AIDS) or any other immunological disorder? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| m) Had any other illness, disease, disorder, condition, injury diagnostic testing or surgical procedure not listed above; had any health symptoms or complaints for which a physician has not been consulted; or been advised to have further examinations or tests which have not yet been completed?                                    | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Do you or your spouse or dependents ever:

- |   |  |  |  |
|---|--|--|--|
| n) Consume alcoholic beverages?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If <i>yes</i> , please record the number of alcoholic beverages consumed in a week: | <input type="text"/>                                     | <input type="text"/>                                     | <input type="text"/>                                     |



## 9 Payment information

Health Plus and Critical Illness premiums to be paid monthly 1<sup>st</sup> day of each month. Annual payment is not available for these benefits.



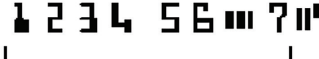
### Acknowledgment of OPIP contributions and premiums

I understand that the OPIP annual contribution and/or premium is due on January 1st of each year and any monthly premium is due on the 1st day of each month.

#### Payment selection for self-funded option

Select payment schedule if applying for additional self-funded options.

- Annually, 1<sup>st</sup> of January (Dental only)  
 Monthly, 1<sup>st</sup> day of the month

		
<b>Transit #</b>	<b>Institution #</b>	<b>Account #</b>
Your Transit #	Institution #	Account #

**PLEASE ENTER YOUR BANKING INFORMATION IN THE SPACES PROVIDED.**

Complete this section if someone other than you, including a corporation, is paying for your policy. Please include all joint account holder information, if applicable.

Payor(s) name (first and last) or full legal name of corporation/entity			
If applicable, date of birth (dd-mm-yyyy)	Relationship to you		
Address (street number and name)	Apartment or suite		
City	Province	Country	Postal code

### Authorization

To use Pre-Authorized Debit (PAD) you must agree to all the terms of the authorization. By signing below as payor you agree to the following terms and conditions:

#### Terms and conditions

You authorize Sun Life Assurance Company of Canada (Sun Life) to collect the OPIP contributions and premiums under this benefits program through a Pre-Authorized Debit (PAD) from the account referenced in my application. You acknowledge that your financial institution may treat any withdrawal pursuant to this authorization as a withdrawal for personal services. You acknowledge that the amount of the contributions and premiums collected through this agreement may vary, reflecting any changes, additions or deletions in plan coverage. **You agree to waive the requirement that Sun Life notify you of any payments after the first payment whether the amount of the contributions or premiums is changed or not.** Depending on the product selected by you, premiums are withdrawn on an annual and/or monthly basis. You understand that the annual contribution and/or premium is due on January 1st of each year and any monthly premium is due on the 1st day of each month.

If you selected additional self-funded options, you authorize Sun Life Assurance Company of Canada (Sun Life) to collect the annual or monthly premium (including applicable provincial tax), depending on your selection above, for this insurance through a Pre-Authorized Debit (PAD) from the account referenced in my application. You acknowledge that your financial institution may treat any withdrawal pursuant to this authorization as a withdrawal for personal services. You acknowledge that the amount of the premium (including applicable provincial tax) collected through this agreement may vary, reflecting any changes, additions or deletions in plan coverage as well as premium rate changes. **You agree to waive the requirement that Sun Life notify you of any payments after the first payment whether the amount of the monthly or annual premium is changed or not.** You understand that if you selected to pay your premium annually, payment will be due on January 1<sup>st</sup> each year. If you selected to pay your premium monthly, it will be due on the 1<sup>st</sup> day of each month. This agreement will be cancelled automatically if Sun Life is unable to make a withdrawal from your account.

This authorization is to remain in effect until the Sun Life Assurance Company of Canada (Sun Life) has received written notification from you of its change or termination. This notification must be received at least ten (10) business days before the next debit is scheduled at the address provided below. You may obtain a sample PAD cancellation form, or more information on your right to cancel a PAD Agreement at your financial institution or by visiting [www.payments.ca](http://www.payments.ca).

The Sun Life Assurance Company of Canada (Sun Life) may not assign this authorization to another company or person

## 9 Payment information (continued)

to permit them to debit your account for these payments (for example where there has been a change in control of the company) without providing at least 10 days prior written notice to you.

You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on your recourse rights, contact your financial institution or visit [www.payments.ca](http://www.payments.ca).

For further information about this authorization, please feel free to contact the Sun Life Assurance Company of Canada (Sun Life) at:

OMA Insurance

P.O. Box 365 Stn Waterloo

Waterloo, ON N2J 4A4

Telephone # 1-800-758-1641

Email: [Can\\_AssocAndAffinity@sunlife.com](mailto:Can_AssocAndAffinity@sunlife.com)

### Account holder(s)

Print account holder last name	Print account holder first name	Signature of account holder (if business, authorized person to sign and indicate title) X	Date signed (dd-mm-yyyy) — —
Print joint account holder last name	Print joint account holder first name	Signature of joint account holder (if both signatures required) X	Date signed (dd-mm-yyyy) — —

## 10 Application for subsidy

Please ensure only one subsidy option is selected.

### 1. I am applying for the MOHLTC subsidy

I understand and acknowledge that the payment of Physician Health Benefit Program (PHBP) premium is my obligation and that this obligation, less my OPIP annual contribution, will be discharged by the subsidy provided through the Ontario Physicians Services Inc. (OPSI) to the Company. Furthermore, I understand and acknowledge that any subsidy provided through OPSI for my coverage under this benefits program may be considered income that must be reported by me for income tax purposes. Each year, to assist in that reporting, OPSI will issue a premium summary statement to me.

Your signature X	
Location signed (city)	Date (dd-mm-yyyy) — —

**OR**

### 2. My professional corporation is applying for the MOHLTC subsidy

Corporation name
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I understand and acknowledge that the payment of Physician Health Benefit Program (PHBP) premium is my professional corporation's obligation and that this obligation, less my corporation's obligation OPIP annual contribution, will be discharged by the subsidy provided through the Ontario Physicians Services Inc. (OPSI) to the Company. Furthermore, I understand and acknowledge that any subsidy provided through OPSI for the individual specified in Section A, 1 above, for coverage under this benefits program, may be considered income that must be reported by the corporation for income tax purposes. Each year, to assist in that reporting, OPSI will issue a premium summary statement to me.

Signature of signing officer X	
Location signed (city)	Date (dd-mm-yyyy) — —

If your professional corporation is applying for the MOHLTC subsidy, please provide your Corporation name.

## 11 Declaration and authorization

I declare that my answers in this application form are true and complete and I understand that concealment, misrepresentation or false declaration concerning this application form will cause the insurance to be void.

I understand that to enrol in this benefits program I must be an *Eligible Physician*.

An **Eligible Physician** means a physician (excluding a resident) who:

1. resides in Canada\*;
2. is registered with the College of Physicians and Surgeons of Ontario and has acquired an independent practice license;
3. is engaged in providing medical services in the province of Ontario for at least 15 hours per week on average;
4. is a member in good standing of the Ontario Medical Association or, if not a member, has paid all dues and assessments owing under the *Ontario Medical Association Dues Act, 1991*.

\*Residents of Quebec are eligible if 1) they work in Ontario; 2) the application form is signed in a province or territory other than Quebec; and 3) they agree the certificate and all other communications will be delivered in a province or territory other than Quebec.

I understand that if I cease to be an Eligible Physician, I may continue to participate in this benefits program at my own expense, subject to age and certain other restrictions defined by the Program's contracts of insurance.

I hereby agree to advise the program administrator if I am no longer residing in Canada, if I am no longer registered with the College of Physicians and Surgeons of Ontario, if I am no longer engaged in providing medical services in the province of Ontario for at least 15 hours per week, on average, or if I am on a parental leave of absence for more than one year. I understand that if I have any questions about my ongoing eligibility to participate in this benefits program, I should contact the program administrator.

I hereby certify that I have read the Medical Information Bureau (MIB) notice (see section 11), and having read the contents, I have, by the signature(s) below, authorized the MIB to give to Sun Life Assurance Company of Canada, or its reinsurers, any information it may have.

I authorize Sun Life Assurance Company of Canada and its agents and service providers to use and exchange information needed for underwriting, administration and adjudicating claims under this insurance coverage with any person or organization who has relevant information about me including health professionals, institutions, the MIB, investigating agencies, insurers, and reinsurers and to use and exchange information with the Ontario Medical Association for the purpose of administration under this benefits program.

A photocopy or electronic version of this authorization is as valid as the original.

Your signature X	Your Spouse's signature X
Location signed (city)	Date (dd-mm-yyyy) -- --

Please ensure you sign your completed application before sending to:

OMA Insurance  
PO Box 365, STN Waterloo  
Waterloo, ON N2J 4A4

or fax it to: 1-800-367-0813

For more information or if you have any questions please:

- call 1-866-527-9260 or 416-408-8420
- visit [www.opip.ca](http://www.opip.ca)
- Email [info@opip.ca](mailto:info@opip.ca)

## 12 Medical Information Bureau notice

In the course of underwriting your application, Sun Life Assurance Company of Canada may disclose information about you to its reinsurers. Sun Life Assurance Company of Canada and its reinsurers may also release information in their files to other life and health insurance companies to whom you may apply for life or health insurance or to whom a claim for benefits may be submitted.

Sun Life Assurance Company of Canada or its reinsurers may also submit a brief report of their findings to the Medical Information Bureau (MIB), a non-profit membership organization of life and health insurance companies, which operates an information exchange on behalf of its members. If you also apply for insurance coverage or submit a claim with another life or health insurance company that is an MIB member, MIB will, on request, supply that insurance company with the information on its files.

You may ask to see your personal information on file with MIB and correct anything that is inaccurate or incomplete.

You may contact the MIB at: Medical Information Bureau  
330 University Avenue, Suite 501  
Toronto, Ontario M5G 1R7  
416-597-0590



## 13 Respecting your privacy

Respecting your privacy is a priority for the Sun Life Financial group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit [www.sunlife.ca/privacy](http://www.sunlife.ca/privacy).