



November 6, 2019

Hello,

**Subject: Action Required for Benefits Provider Change – January 1, 2020**

Effective January 1st, 2020, Sun Life will be your new benefits provider for Health, Dental, Life Insurance, and Optional Life benefits. Morneau Shepell will be your new Weekly Indemnity Benefit (WIB) provider. AIG will continue to be the provider for Accidental Death and Dismemberment (AD&D). The benefits will remain the same.

Manulife will continue to provide benefits until December 31st, 2019. There will be no interruption to your current 2019 benefit coverage.

**To Prepare for Enrolment:**

**NEW: you will now be able to update dependent and beneficiary information online. In preparation for enrolment with Sun Life November 13<sup>th</sup> – 27<sup>th</sup> 2019, it is important to take the following steps:**

- Update your personal information (email/home address and emergency contact) on **CP Station > Employee Station > Personal Information** tile or contact Employee Services at [employee\\_services@cpr.ca](mailto:employee_services@cpr.ca)
- Review the information on **CP Station > Employees > Total Rewards > Canadian Benefits > Union 2020 Provider Change**
- Register for your **Sun Life Access ID** at [mysunlife.ca](http://mysunlife.ca); any time after November 4th,
- Read future emails from [BenTeam@cpr.ca](mailto:BenTeam@cpr.ca)

CP's Benefits Team have spent months working closely with the benefit providers to ensure this transition is seamless for employees and their families, while maintaining the benefits coverage. However, the best person to review/audit your information – is you!

**Action Required:**

Log into [mysunlife.ca](http://mysunlife.ca) to ensure the correct dependents have coverage and equally important to make sure you have named a beneficiary for your Life & Accidental Death & Dismemberment (AD&D) insurance. **On [mysunlife.ca](http://mysunlife.ca), please verify the following information:**

- Check that you have the correct coverage - Single or Family (if you have at least one or more dependent(s))
- Add or Update dependents for Health/Dental coverage and beneficiaries for Life and AD&D insurance
- Review your current Optional Life insurance and ensure you have elected coverage that will meet the needs of you and your family

**Optional Life Campaign**

For a limited time between **November 13<sup>th</sup> – 27<sup>th</sup>, 2019**, you will have a one-time opportunity to take advantage of purchasing Optional Life insurance coverage of up to \$50,000 for yourself, and \$20,000 for

your spouse, with **no health questions or medical exam (automatic approval)**. This is a great opportunity to take advantage of purchasing Optional Life coverage through payroll deduction. After November 27th, you will still be able to purchase Optional benefits up to the maximums; however, proof of good health will be required.

In November, you will be receiving Sun Life's Welcome Guide mailed to your home, sharing plan features, enrolment details and resources to help you make the most of the benefits you enjoy as part of the CP family.

For more information, visit **CP Station > Employees > Total Rewards > Canadian Benefits > Union 2020 Provider Change**

Thank you,

Canadian Benefits Team