

Employee responsibilities under a group insurance plan

Participation in a group insurance plan entails significant responsibilities for each employee. To ensure the sustainability and accessibility of the benefits offered, it is essential that all members use the plan responsibly and wisely. This document outlines the main responsibilities of employees and provides tips on how to optimize the use of benefits to keep costs reasonable and preserve the quality of coverage in the long term.

Wise use of coverage

- **Compare and reduce costs:**
 - Choose generic or biosimilar drugs whenever possible.
 - Refill your prescriptions for a longer period whenever possible.
 - Choose healthcare providers that offer reasonable rates.
 - Shop around for your pharmacy.
 - Pharmacists in large stores, as well as mail-order pharmacies, generally offer more competitive prices.
 - Online Pharmacy for Sun Life plan members:
 - Employees in Quebec: [Quebec Pharmacy services platform](#)
 - Employees outside of Quebec: [Online Pharmacy](#)
 - Take the time to request quotes or compare reviews and prices to save money.
 - Use Sun Life Provider Search tool on the [insurer website](#) or on your Sun Life mobile app to help you find resources near you.
- **Use available resources:** Take advantage of telemedicine services, preventive care, and psychological support programs included in the plan.

Participation and involvement in wellness initiatives

Get involved in the health and wellness programs offered by your employer (e.g., **Employee Assistance Program (EAP)** and **Physical Wellness Program**). These initiatives contribute to your quality of life and to the group's overall health.

Make informed choices when enrolling and re-enrolling

Select coverage that truly corresponds to your situation, without over insuring unnecessary. Please refer to [CAE MyBenefits](#) for all information about our programs.

Why is this important?

A group plan is based on the principle of **risk pooling**. If all participants use the plan responsibly, this makes it possible to:

- **Keep premiums at a reasonable level** for everyone.
- **Preserve the coverage** offered in the long term.
- **Avoid cost increases or reductions in coverage** imposed by the insurer.