

“Give me one good reason to buy Optional Critical Illness Insurance.”



We have three.

- 1. The flexibility:** This coverage goes where you go. If you ever leave Airline Hotels, you can apply to keep your coverage – your answers to health questions will determine how much. No paperwork, no appointment necessary.¹
- 2. The security:** Financial hardship during recovery is real. 42% of Canadians who have suffered a serious illness have experienced financial hardship as a result.²
- 3. The control:** Optional Critical Illness Insurance is available at low group rates³. If you suffer from life-threatening cancer, stroke, heart attack or other serious illnesses, this coverage can help you concentrate on your recovery, not your finances. Check out the limited-time offer and your monthly rates on the reverse.

Apply within 31 days of your group benefits start date.

Get up to the first \$30,000 of Optional Critical Illness Insurance coverage for yourself and the first \$20,000 for your spouse, with no health questions asked and no medical exam⁴. Each of your dependent children is eligible for up to \$20,000 of coverage and you pay one monthly payment.

Applying for coverage is easy. For details on this optional benefit, please see your benefits booklet.

To apply now: Simply complete the enrolment form included in your new hire kit.



Calculate your rate

See your monthly rate per unit of \$10,000

Age Band	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
Under 25	\$1.51	\$1.29	\$1.42	\$1.21
25 – 29	1.51	1.29	1.42	1.21
30 – 34	2.43	1.77	2.79	2.10
35 – 39	3.09	2.16	3.96	2.58
40 – 44	5.49	3.28	7.06	3.88
45 – 49	10.78	5.46	10.44	5.13
50 – 54	19.41	8.59	16.68	7.80
55 – 59	30.98	12.80	19.60	9.45
60 – 64	49.44	20.90	25.22	13.35
65 – 69	86.33	39.85	39.74	22.92

Child Critical Illness Insurance

Monthly rate per unit of \$5,000

\$2.25 – regardless of how many children you cover!

The definition of “child” is the same as it is for your other workplace benefits.

You or your spouse needs to purchase coverage in order to buy child coverage.

Here’s an example to help you calculate your rate:

Female, non-smoker, age 44

How much coverage do you need? \$30,000

How many units? \$30,000/\$10,000 = 3 Units

Your rate in the table above – \$3.88

3 x \$3.88 = \$11.64

Need more coverage?

Complete the health statement available in this kit.



Need more information?

Call Sun Life at **1-866-539-7678** Monday to Friday
8 a.m. to 8 p.m. ET or email us at voluntary.benefits@sunlife.com

Life’s brighter under the sun

Group benefits are underwritten by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

¹ Simply call 1-877-893-9893 within the time period specified in your benefits booklet.

² 2016 Sun Life Canadian Health Index.

³ Rates are calculated based on your age, gender and smoking status as of the effective date of coverage. Rates are reviewed every year, may change, and will increase as you move into the next age band. Premiums may be subject to applicable provincial sales tax.

⁴ If this is your first application for Sun Life’s optional coverage, then we do not require information about your health at the time of application. However, the pre-existing condition limitation will apply to your Optional Critical Illness coverage.

All claims must be approved by Sun Life Financial.

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