



# Focus on your **financial wellbeing**

## **Some advance planning could avoid financial difficulties due to an illness or death**

The Optional Critical Illness and Optional Life Insurance package your employer has designed for you could be a financial lifesaver. After all, it's a big relief to be as prepared as possible for the unexpected.

## **Help protect your financial future with affordable, convenient coverage**

Life's brighter under the sun



## Focus on your recovery, not your finances

### ○ What is Optional Critical Illness Insurance?

Critical Illness Insurance provides a lump-sum payment<sup>1</sup> if you suffer a covered illness such as a stroke, heart attack or cancer.

You choose how to spend it, whether for treatments not covered by a government health plan, household or personal care expenses, even a getaway.

*Note: This is different from disability insurance, which replaces a portion of your paycheque if you are off work due to illness.*

**25 conditions are covered,** including stroke, heart attack or life-threatening cancer, as well as dementia (including Alzheimer's) and multiple sclerosis.

Your dependent children are also covered for:

- Cerebral palsy
- Congenital heart disease
- Cystic fibrosis
- Down's syndrome
- Muscular dystrophy
- Type 1 diabetes

See your **benefits booklet** for the full definitions of the covered conditions.

### ○ Get Critical Illness Insurance for:



Single



Couple



Family

### Why do you need Optional Critical Illness Insurance?

*According to the 2016 Sun Life Canadian Health Index, of Canadians that have experienced a critical illness like a stroke, heart attack or cancer;*

- *42% say it has caused financial hardship to some degree.*

*Without Critical Illness Insurance, you might have to dip into your savings if you suffer a serious illness.*

### APPLY TODAY

See the enclosure for instructions.



### ADDED FEATURE – Benefit from day one – Best Doctors

With your purchase of Optional Critical Illness Insurance, you, your dependents, parents and parents-in-law get access to Best Doctors®, a medical consultation service\*. What's more, you continue to access their services up to four months after your claim is paid.

To learn more about Best Doctors services, please visit [bestdoctors.com/canada](http://bestdoctors.com/canada) or by calling 1-877-419-2378.

## Protect the ones who matter most

### Why do you need Optional Life Insurance?

*If you're not here to care for your family, Optional Life Insurance can help your loved ones:*

- *maintain their lifestyle,*
- *pay off any debt you may leave behind, like a mortgage or a line of credit,*
- *save for retirement, or*
- *help pay for your children's education.*

### ○ What if I can't work to pay for the coverage?

With Optional Life Insurance, you'll continue to be covered while you're on total disability and we'll waive your payments for that period of time. Please see your **benefits booklet** for the definition of total disability.

### ○ How much is enough?

You may think \$100,000 of coverage through your work is enough, but that would only replace \$50,000 of income for two years. How long will that last your family?

Use the online life insurance calculator to see how much life insurance you need to help protect your loved ones. Find it at [sunlife.ca/lifeinsurancecalculator](http://sunlife.ca/lifeinsurancecalculator).

### ○ Get Life Insurance for:



Single



Couple



Family

## Why buy Optional Critical Illness Insurance and Optional Life through your group plan?

### AFFORDABLE

Thanks to the buying power of Airline Hotels, your rates<sup>2</sup> will likely be lower than what you will get outside of a group plan. See your premiums on the rate cards enclosed.

**HOW TO APPLY:** See the enclosure for instructions.

For convenience, your monthly costs (premiums) are deducted from your paycheque.



# The fine print

## ○ Important details about Optional Critical Illness Insurance

### Pre-existing conditions

For any amount of coverage that:

- did not require proof of good health; and
- has been in effect for less than 12 months under the employer's critical illness plan, no benefits are payable for any covered condition that results from any injury, sickness or medical condition (whether or not diagnosed) for which the covered person, during the 12 months prior to the effective date of such amount of coverage:
- had signs, symptoms, consulted a physician or any other health care practitioner; or
- was provided any health-related care, advice or treatment; or
- would have consulted a physician or any other health care practitioner, acting as a reasonably prudent person with such injury, sickness, medical condition, signs or symptoms.

If coverage ends but the person is covered again under this benefit, Sun Life will use the latest date the person's coverage began when applying the above limitation.

This exclusion does not apply where the child moratorium period exclusion applies or to any child of the employee or the employee's spouse who is born or adopted later than 10 months after the date the employee becomes covered for Child Critical Illness Insurance.

### Waiting period<sup>3</sup> for Child Optional Critical Illness Insurance

The waiting period for child coverage begins 90 days before the child coverage start date, and continues 10 months after. During this waiting period, there is no coverage for any child who within 90 days of their birth:

- is diagnosed with a covered condition; or
- has any signs, symptoms, or tests that lead to a diagnosis of a covered condition within 5 years of that child's birth.

### Waiting periods<sup>3</sup> for cancer, benign brain tumour and Parkinson's disease

There is no coverage for cancer, a benign brain tumour of any type, or Parkinson's disease if, within the first 90 days (1 year for Parkinson's disease) after the coverage start date, the covered person:

- is diagnosed with cancer, benign brain tumour, or Parkinson's disease;
- has any signs, symptoms or tests that lead to a diagnosis of cancer, benign brain tumour, or Parkinson's disease.

However, coverage will stay in effect for all of the other covered conditions.

For information regarding when your Optional Critical Illness Insurance coverage will end, what is not covered under the plan, and other important details (such as how the pre-existing condition clause applies to child coverage), please see your benefits booklet.



### 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](mailto:voluntary.benefits@sunlife.com)

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

<sup>1</sup> Based on current tax laws, we believe that any cash benefit from a group critical illness insurance plan will not presently be taxed when the premium is paid for by the plan member and the benefit is payable to the plan member. Diagnosis of a critical illness must occur after the effective date of coverage and you must complete a survival period (usually 30 days).

<sup>2</sup> 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.

<sup>3</sup> For a more detailed explanation about how the "waiting period" works please see your benefits booklet. Note: the "waiting period" is called a "moratorium" in your benefits booklet.

\* All representations about the services of Best Doctors® are those of Best Doctors Inc., and not Sun Life Assurance Company of Canada. Sun Life Assurance Company of Canada cannot guarantee the availability of the services, and reserves the right to cancel the services at any time.

Any offers of Optional Life Insurance and Optional Critical Illness Insurance coverage that do not require proof of good health will not be available to you if you are not actively at work during the enrolment period and on the effective date of coverage.

This flyer provides a summary of coverage. For full terms, conditions, limitations and exclusions, please refer to the policy of insurance. In the event of a discrepancy between this flyer and the policy, the terms of the policy take precedence.

All claims must be approved by Sun Life Financial.

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