



# “Give me one good reason to buy Optional Life 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.<sup>1</sup>
- 2. The security:** You'll reduce financial stress or hardship for those you care about.
- 3. The control:** Optional Life Insurance is available at low group rates<sup>2</sup>. For just dollars a day, you can make a substantial difference to loved ones. Check out your monthly rates on the reverse.

## Coverage available

You and your spouse can apply for up to \$250,000 of Optional Life Insurance, in units of \$10,000. You will need to answer health questions when applying. Each of your dependent children is eligible for up to \$25,000 of coverage and you pay one monthly payment.

### To apply:

Complete and follow the instructions on the enrolment form and health statement 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	\$0.985	\$0.496	\$0.344	\$0.174
25 – 29	0.898	0.453	0.461	0.232
30 – 34	0.798	0.402	0.702	0.354
35 – 39	1.026	0.517	0.995	0.502
40 – 44	1.464	0.738	1.313	0.662
45 – 49	2.177	1.097	1.904	0.959
50 – 54	3.512	1.770	2.907	1.465
55 – 59	5.527	2.786	3.942	1.987
60 – 64	7.752	3.907	5.201	2.621
65 – 69	11.664	5.878	7.739	3.900

## Child Life Insurance

Monthly rate per unit of \$5,000

\$1.215 – regardless of how many children you cover!

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



## 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).

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.**

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

<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.

All claims must be approved by Sun Life Financial.

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