

## CRITICAL ILLNESS

# Help employees manage the financial impact of a critical illness

**Most heart attack victims are middle-aged or older; the risk of a heart attack climbs for men after age 45 and for women after age 55.<sup>1</sup>**



Sun Life's Critical Illness insurance pays a lump-sum cash benefit to employees diagnosed with a covered critical illness.

Employees can use this money however they want – for example, to pay out-of-pocket medical costs, to buy prescription drugs, or simply pay everyday expenses like groceries or childcare.

## Highlights:

- Benefits can range from \$5,000 to \$40,000 for both employees and spouses, and up to \$20,000 for children\*
- Spouse and child coverage available
- 100% employee-paid option
- Customizable plan design
- Guaranteed issue available
- Issue-age or Attained-age available
- Full, flexible enrollment support
- Benefits are payable regardless of other coverages
- Recurrence benefit available
- Portability available in most states
- Health Care Support Services<sup>2</sup>
- Wellness benefit available in most states

\*Benefits depend on case size.

## Covered conditions

**A benefit may be paid once for each covered condition over the course of a covered person's lifetime. A certain amount of time must pass between diagnoses for an additional benefit to be paid.** Employees who are diagnosed with a covered condition for which we previously paid a benefit, may qualify for a Recurrence Benefit for certain diagnoses. Additional criteria apply. Request a certificate for definitions of covered conditions.

Core conditions – Employer Choice with or without Cancer	The plan pays
Heart Attack	100%
Stroke	100%
Major Organ Failure	100%
Occupational HIV/Hepatitis B, C, D	100%
End-Stage Kidney Disease	100%
Coronary Artery Bypass Graft	25%
Angioplasty (Optional add-on)	5%
Cancer conditions—Employer Choice with or without Core	The plan pays
Invasive Cancer	100%
Non-Invasive Cancer	25%
Skin Cancer (Optional add-on)	5%
Other conditions—Employer Choice of any or all options	The plan pays
<b>Option 1</b>	
Complete Blindness, Loss of Speech, Complete Loss of Hearing	100%
<b>Option 2</b>	
Benign Brain Tumor, Paralysis, Coma, Severe Burns	100%
<b>Option 3</b>	
Advanced ALS/Lou Gehrig's Disease, Advanced Alzheimer's Disease, Advanced Parkinson's Disease	100%, 25%, 25%
Childhood conditions*—Employer Choice	The plan pays
Down Syndrome	100%
Cerebral Palsy	100%
Complex Congenital Heart Disease	100%
Cystic Fibrosis	100%
Spina Bifida	100%
Cleft Lip/Palate	100%
Type 1 Diabetes Mellitus	100%
Muscular Dystrophy	100%

**Recurrence Benefit:** Pays up to 100% of the initial diagnosis benefit for a subsequent diagnosis of the same critical illness or procedure after a treatment-free waiting period. The following conditions may be included, depending on the plan you choose: heart attack, stroke, end-stage kidney disease, major organ failure, coronary bypass surgery and angioplasty. Optional coverages include cancer and benign brain tumor. Employer-choice of 6, 12 or 18-month waiting periods.

\*Insured dependent children are covered for each category/condition applicable to the plan elected. Childhood conditions apply only to dependent children.



## Health Care Support Services<sup>2</sup>

You and your employees will benefit from health care support services. Refer employees to the claims and benefits specialists and registered nurses at ComPsych®. They can assist with medical questions and can help employees navigate their health plan, taking the burden away from you.

### Top 5 reasons employees use health care support services:

1. Benefits education
2. Cost estimation
3. Coordination with health plan
4. Open enrollment assistance
5. Claims and billing

## Wellness benefit – Employer Choice

Employees can receive a wellness benefit of \$50 to \$100 when we receive proof of a wellness screening. The benefit is payable once per covered person, per calendar year – and we'll pay a dependent benefit too.

### There are nearly 20 tests covered, including:

- Blood test for lipids including total cholesterol, LDL, HDL and triglycerides
- Breast ultrasound or mammography
- Chest x-ray
- Colonoscopy
- Pap smear
- PSA (blood test for prostate cancer)
- Electrocardiogram (EKG)
- Echocardiogram (Echo)





## To learn more, call your local Sun Life Employee Benefits Representative.

### What are the exclusions?\*

In addition to the exclusions stated in the covered conditions section of the certificate, we will not pay any benefit that is caused by, contributed to in any way, or resulting from any critical illness condition diagnosed outside the United States or Canada without confirmation of the diagnosis by the type of specialist physician specified for each of the covered conditions in the certificate who practices in the United States or Canada.

We will not pay a benefit for any Critical Illness that is due to or results from: services or Treatment not included in the Benefit Highlights; services or Treatment provided by a Family Member; Treatment or complications of Treatment not related to a Critical Illness; an autologous bone marrow transplant, one in which your own bone marrow is used; intentionally self-inflicted injuries; elective plastic or cosmetic surgery; active military duty; war or any act of war or your active duty in any armed service during a time of war (this does not include acts of terrorism); your active Participation in a Riot, Rebellion or Insurrection; committing or attempting to commit an assault, felony or other criminal act; your engagement in dangerous conduct or hazardous activity where there is a likelihood of death or serious Injury; committing or attempting to commit suicide, whether sane or insane; incarceration in a penal institution of any kind; or being legally Intoxicated or under the influence of any narcotic unless taken on the advice of a Physician and taken as prescribed.

Covered conditions have specific diagnostic criteria that must be met (along with supporting documentation) for a benefit to be paid.

For additional information regarding covered conditions, please request an outline of coverage.

### What are the limitations?\*

In addition to the limitations stated in the Covered Conditions section of the certificate, we will not pay any benefit for any Critical Illness that is diagnosed in the first exclusionary period following the effective date of any Insured's insurance and results from a Pre-Existing Condition.

When newborn children, newly placed foster children, or newly adopted children are added to Dependent Children insurance within a certain number of days (as noted in the certificate) of birth, placement, or adoption, the Pre-Existing Condition limitation does not apply.

\*Subject to state law variations.

1. "What Are Your Odds of a Heart Attack?" health.com, June 2018.

2. Value-added services are offered only on specific lines of coverage, and carry a separate charge, which is added to the cost of the insurance. The cost is included in the total amount billed. HealthChampion® (a health care support service) is not insurance and is provided by ComPsych®. ComPsych® and HealthChampion® are registered trademarks of ComPsych Corporation. Sun Life is not responsible or liable for care, services, or advice given by any provider or vendor of the Services. Sun Life reserves the right to discontinue any of the Services at any time.

In some states, "Critical Illness" is referred to as "Specified Disease."

In Vermont, benefits are capped at \$30,000.

If permitted by the Employer's employee benefit plan and not prohibited by state law, the term "spouse" in this benefit includes any individual who is either recognized as a spouse, a registered domestic partner, or a partner in a civil union, or otherwise accorded the same rights as a spouse.

**Critical Illness insurance is a limited benefit policy. It does NOT provide basic hospital, basic medical, or major medical insurance and does not satisfy the requirement for Minimum Essential Coverage. The certificate has exclusions, limitations, and benefit waiting periods for certain conditions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate. This overview is preliminary to the issuance of the policy and certificate. The policy, certificate, and rider, if applicable, may not be available in all states and may vary based on state laws and regulations.**

Group critical illness insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01, 16-SD-C-01, 16-SDPort-C-0112-GP-01, 13-SD-C-01, and 13-SDPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations. This brochure is not available for use in New York.

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