

Critical Illness insurance¹

For all eligible employees of Lease Team, Inc., policy # 226082

Focus on your health—not your wallet—
if you're diagnosed with a serious illness

Receive a payment if you are diagnosed with one of the below covered conditions and your claim is approved.

Covered conditions	The plan pays	Benefit Waiting Period
Circulatory Conditions		
Heart Attack	100%	None
Stroke	100%	None
End-Stage Heart Failure	100%	None
Coronary Artery Disease*	25%	None
Cancer Conditions		
Cancer	100%	30 days
Non-Life Threatening Cancer*	25%	30 days
Other Conditions		
Benign Brain Tumor	100%	30 days
Coma	100%	None
Major Organ Failure	100%	None
Severe Burns	100%	None
Paralysis	100%	None
Childhood Conditions**		
Cerebral Palsy	100%	30 days
Complex Congenital Heart Disease	100%	30 days
Cystic Fibrosis	100%	30 days
Muscular Dystrophy	100%	30 days
Type 1 Diabetes Mellitus	100%	30 days

*Partial benefits (payable at 25%) may allow other covered conditions to be paid within the same category, up to the maximum for the category.

**Dependent children are covered for each category/condition listed. Childhood conditions apply only if Dependent Child coverage is elected.

What is an eligibility waiting period?

It is the length of time that you must wait before you are protected under the policy for a covered condition.

What is the maximum benefit amount?

A benefit is payable once for each covered condition, up to 100% payable for all covered conditions in the same category, not to exceed 200% of the total benefit payable for all covered conditions in all categories.

What happens if I experience a recurrence of a previously diagnosed covered condition?

If you are diagnosed with a covered condition for which you've previously received a benefit, the Recurrence benefit pays an additional lump sum cash benefit if:

- The diagnosis is a new event, not a re-diagnosis
- The 12-month waiting period between diagnoses requirement or the 12-month "cancer free" period requirement is satisfied

The recurrence benefit does not apply for Coronary Artery Disease or Childhood Covered Conditions.

What if I have a pre-existing condition?

For the first 12 months following the effective date of your insurance, we will not pay any benefit for any pre-existing condition. A pre-existing condition is if, during the 6 months prior to your effective date of coverage or the effective date of the increase of coverage, you:

- received medical treatment, consultation, care, or services (including diagnostic measures) for the condition, or
- took prescribed drugs or medicines for the condition.

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

"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 under the Affordable Care Act. 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.

Note to employees covered or considering coverage under Health Savings Accounts (HSAs) established in connection with a High Deductible Health Plan (HDHP): Based on the limited available regulatory guidance, Sun Life believes its "Critical Illness insurance" is appropriate for use with an HSA and may be purchased when the employee and/or his or her family members are covered under an HDHP. However, Sun Life cannot provide legal or tax advice. If there are legal or tax questions, we suggest that you consult your own legal or tax advisor before purchasing this insurance.

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: intentionally self-inflicted injuries; elective plastic or cosmetic surgery; active military duty; participation in war, declared or undeclared, or any act of war; active participation in a riot, rebellion, or insurrection; committing or attempting to commit an assault, felony, or other criminal act; engagement in dangerous conduct or hazardous activity where there is a likelihood of death or serious injury; being legally intoxicated or under the influence of any narcotic unless taken on the advice of a physician and taken as prescribed; or improper or illegal use of inhalants, or huffing.

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.

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.

Issued by Sun Life Assurance Company of Canada and Sun Life and Health Insurance Company (U.S.)

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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 12-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.

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