



SUN LIFE

Critical Illness insurance¹



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

If you are diagnosed with a serious medical condition, critical illness insurance helps reduce daily stress about money, so you can focus on getting better.

- Pays a lump sum benefit (up to a maximum)—after your claim is approved—for a variety of covered conditions such as heart attack, stroke, cancer, and certain childhood conditions². For more information on covered conditions, refer to your plan details.
- Use the benefit however you see fit—to help pay for out-of-pocket medical expenses (e.g., co-pays or deductibles) or everyday expenses (e.g., childcare or groceries).
- Pays a wellness screening benefit each year once you provide proof of an eligible health screening (such as a prostate cancer screening, mammogram, electrocardiogram, or a lipid panel to test cholesterol). We'll pay for a spouse screening too.³
- Your cost depends on age, benefit amounts, and whether or not you smoke.

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Get valuable benefits you can use now to protect what matters most to you.

- **Health care support services⁴**—Get answers from medical and claims experts about your medical coverage, benefits, diagnosis, and treatment options, along with guidance on claims and billing issues.

Receive help with your expenses in the event of a critical illness, so you can focus on what matters most—your health.

Talk to your benefits administrator to learn more about critical illness insurance or visit [SunLifeKnowsBenefits.com](https://www.sunlife.com/US/individual/critical-illness).

1. In some states “Critical Illness” is referred to as “Specified Disease.”

2. If coverage for dependent children is offered.

3. 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.

4. 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®. 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.

“Critical Illness insurance” is a limited benefit policy. It does NOT provide basic hospital, basic medical, or comprehensive health insurance (often referred to as “major medical coverage”) 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 (as detailed in the certificate) that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate. The policy, certificate and rider, if applicable, may not be available in all states and may vary based on state laws and regulations. This overview is preliminary to the issuance of the policy and certificate.

This coverage does not constitute comprehensive health insurance (often referred to as “major medical coverage”) and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act.

Note regarding Employees Covered or Considering Coverage under a Health Savings Account (HSA) 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 employees and/or their 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 employees consult their own legal or tax advisor before purchasing this insurance.

The exclusions and limitations listed below may vary by state.

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. Pre-Existing Condition means during the exclusionary period prior to any Insured's effective date of insurance or the effective date of an increase in any Insured's amount of insurance, any condition for which any Insured:

- sought medical treatment, consultation, advice, care or services, including diagnostic measures for the condition, regardless of whether the condition was diagnosed or suspected at that time; or
- took prescribed drugs or medicines for the 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.

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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