



## Critical Illness plans from Sun Life Financial

An illness can seriously affect an employee's financial health

"Each year, an estimated 785,000 Americans will have a new coronary attack, and about 470,000 will have a recurrent attack."  
—The American Heart Association<sup>1</sup>

### Choice of three plans, multiple covered conditions

#### 1. Critical Illness insurance

**Circulatory conditions category:** Full or partial benefit paid for heart attack (100%), heart transplant (100%), stroke (100%), coronary artery bypass surgery (25%), aortic surgery (25%), and coronary artery angioplasty (25%).

**Other conditions category:** 100% of the benefit paid for benign brain tumor, coma, major organ failure, paralysis, and severe burns.

**Childhood conditions category:** 100% of the benefit paid for cerebral palsy, congenital heart disease, cystic fibrosis, type 1 diabetes mellitus, and muscular dystrophy.

#### 2. Cancer insurance

**Cancer conditions category:**

Depending on the type of cancer and diagnosis (defined as cancer and non-life threatening cancer), 100% or 25% of the benefit will be paid.

#### 3. Critical Illness and Cancer insurance

*Provides coverage for all the categories and conditions listed*

Insured dependent children are covered for each category/condition applicable to the plan elected. Childhood conditions apply only to Dependent Children. Partial benefits may allow other covered conditions to be paid within the same category, up to the maximum for that category.

#### Our Voluntary suite:

Life and AD&D  
Customized Disability  
Short-Term Disability  
Long-Term Disability  
Critical Illness  
Cancer  
Dental  
Value-added services

#### Plan highlights

- Choose among the three Critical Illness plans highlighted above
- Plans can be made available for all employees or can vary by class
- \$5,000 to \$50,000 of coverage, payable as a lump sum (\$5,000 for children)
- Maximum benefit payable is once per covered condition, up to 100% per category, 200% total benefit payable for all covered conditions in all categories. (The maximum benefit payable for Cancer Insurance is 100%.)
- Guaranteed Issue available depending on group size and participation
- Recurrence Benefit rider<sup>2</sup> available
- Annual wellness screening benefit
- Access to health care support services<sup>3</sup> for help understanding medical coverage and treatment choices and for guidance on medical bills and claims
- Range of pre-existing condition exclusions available
- Portable (subject to state availability)
- Funding options: employee-paid, employer-paid, or shared cost

Critical illness insurance can complement existing benefits, like health and disability insurance.\*

Call your employee benefits broker and ask how you can offer Sun Life's competitive group pricing to employees—at potentially no additional cost to your company.

Evidence of Insurability is required at initial enrollment for amounts over the Guaranteed Issue amount, for increases after initial enrollment, when family status changes, and at open enrollment. Not required for children.  
For employer use.

See reverse for important disclosures.

1. American Heart Association Statistics Committee and Stroke Statistics Subcommittee, "Heart Disease and Stroke Statistics—2012 Update," Circulation: Journal of the American Heart Association 125 (2012): e2-e220, doi: 10.1161/CIR.0b013e31823ac046. Online version published Dec. 15, 2011, <http://circ.ahajournals.org/content/125/1/e2>.
2. Refer to the rider for Recurrence Benefit criteria. Payable only once per applicable covered condition, up to a maximum. Does not apply for any childhood condition. Subject to state availability.
3. HealthChampion<sup>SM</sup> (health care support services) is provided by ComPsych.<sup>®</sup> It is not insurance and it carries a separate charge, which is added to the cost of the insurance. The cost is included in the total amount billed. Sun Life is not responsible or liable for care, services, or advice given by any provider or vendor of the Service. Sun Life reserves the right to discontinue the Service at any time. ComPsych<sup>®</sup> is a registered trademark of ComPsych<sup>®</sup> Corporation.

**"Critical Illness Insurance," "Critical Illness and Cancer Insurance," and "Critical Illness, Cancer-Only Insurance" (Cancer Insurance) are limited benefit policies. They do NOT provide basic hospital, basic medical, or major medical insurance. The certificate has exclusions, limitations, and benefit waiting periods for certain conditions (as detailed below and 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.**

**\*Note regarding Employees Covered or Considering Coverage under Health Savings Accounts (HSA) Established in Connection with High Deductible Health Plans (HDHP):**

Based on the limited available regulatory guidance, Sun Life believes its "Critical Illness Insurance" and "Critical Illness and Cancer Insurance" are not appropriate for use with an HSA and should not be purchased when the employee and/or their family members are covered under an HDHP.

Based on the limited available regulatory guidance, Sun Life believes its "Critical Illness, Cancer-Only Insurance" is appropriate for use with an HSA and may be purchased when employees and/or their family members are covered under an HDHP.

**Employees should consult a qualified legal or tax advisor to evaluate their particular circumstances and possible adverse tax consequences. Sun Life cannot provide legal or tax advice.**

The exclusions and limitations listed below may vary by state.

#### What exclusions apply to the benefits payable?

In addition to the Covered Conditions Exclusions stated below, we will not pay any benefit that is caused by, contributed to in any way, or resulting from any of the following:

- 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; or
- any Critical Illness procedure performed outside 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 Exclusions

We will not pay a benefit for certain types of the following conditions: heart attack, stroke, cancer and non-life threatening cancer, benign brain tumor, coma, major organ failure, and congenital heart disease. For information regarding these exclusions, please refer to the certificate.

#### What limitations apply to the benefits payable?

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;
- took prescribed drugs or medicines for the condition; or
- had symptoms for which an ordinarily prudent person would have consulted a health care provider for diagnosis, care or treatment.

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.

The Sun Life Financial group of companies operates under the "Sun Life Financial" name. Sun Life Financial Inc., the publicly traded holding company for the Sun Life Financial group of companies, is not an insurance company. In the United States and elsewhere, insurance products are offered by members of the Sun Life Financial group that are insurance companies. These insurance company subsidiaries offer products with guarantees that rely on the issuing company's financial strength and claims-paying ability.

Group 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, 12-SD-C-01, 13-SD-C-01, 12-SD-R-01, and 13-SD-R-01, subject to state availability. Product offerings may not be available in all states and may vary depending on state laws and regulations. Not available in New York.

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For employer use.



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