CRITICAL ILLNESS INSURANCE

NEW BENEFIT AVAILABLE FOR YOU THIS YEAR



Critical Illness Insurance

This coverage helps protect your finances from an illness. When you, your spouse or child is diagnosed with a covered condition, you can receive a cash benefit to help pay unexpected costs not covered by your health plan.

It also helps cover related expenses like lost income, child care, travel to and from treatment, deductibles and co-pays.

It pays a cash benefit directly to you can be used however you want, and it pays in addition to any other coverage you may already have.

What's more, all family members on your plan are eligible for a wellness-screening benefit, also paid directly to you once each year per covered person.

BENEFITS

For you: You can choose between $10,000 and $50,000 of coverage, in increments of $10,000. No medical questions asked.

For your spouse: If you elect coverage for yourself, you can choose between $10,000 and $50,000 of coverage, in increments of $10,000 for your spouse. Not to exceed 100% of your coverage amount.

For your children: If you elect coverage for yourself, you can choose between $2,000 and $25,000 of coverage, in increments of $1,000 for your child. Not to exceed 50% of your coverage amount. An eligible child is defined as your child from birth to age 26.

Highlight

- Includes the Health Navigator Help Line for expert guidance with health needs and medical billing questions.

Critical Illness Rates

Employee Benefit

AGE	UNI-TOBACCO*** MONTHLY RATE*
Under age 30	$0.25
30-39	$0.45
40-49	$0.91
50-59	$1.82
60-69	$3.01
70 and over	$5.09

Rate basis: Per $1,000 of coverage
*Attained age rating applies – premiums will increase due to age increase.

Spouse Benefit

AGE**	UNI-TOBACCO MONTHLY RATE*
Under age 30	$0.25
30-39	$0.45
40-49	$0.91
50-59	$1.82
60-69	$3.01
70 and over	$5.09

Rate basis: Per $1,000 of coverage
*Attained age rating applies – premiums will increase due to age increase.
**The employee's age is used to determine rates.
***Rates are not affected based on tobacco use.

Child Benefit

COVERAGE	MONTHLY RATE*
All Age Bands	$0.04

Rate basis: Per $1,000 of coverage

If there is any discrepancy between the plan details in this benefits guide and the official plan documents, the language in the official plan documents shall prevail as accurate.

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New Product

HOW CRITICAL INSURANCE CAN HELP

Denise suffered a heart attack due to a blocked artery. After she filed a claim, she received a check for her benefit amount. Unfortunately, Denise needed surgery 8 months later[2] and then suffered another heart attack 2 years later. Luckily, Denise had Sun Life Critical Illness insurance with a Recurrence Benefit[3].

Assumed benefit = $10,000.

COVERED BENEFITS	PAYMENT SCHEDULE	CONCLUSION
Wellness Benefit[1]: blood test for cholesterol	$50	Our critical illness insurance policy could pay Denise $22,550 to help pay for out-of-pocket medical expenses
Heart Attack (100%)	$10,000	
Coronary artery bypass graft (25%)	$2,500	
Recurrent Heart attack (100%)	$10,000	
Total payments	$22,550	

These potential benefits are for illustrative purposes only and actual benefits may vary based on the terms of the policy and the claimant's specific circumstances.

1. Wellness Benefit is payable once per covered person, per contract year. May not be available in all states.
2. Your plan may include a waiting period before a different condition may be payable under the same contract.
3. Your plan may include a waiting period before the same condition may be payable under recurrence.

COVERED CONDITIONS – ***The plan pays 100% of the benefit amount unless stated otherwise***		
Core Conditions	Heart Attack[R] End-Stage Kidney Disease[R] Occupational HIV/ Hepatitis B, C, or D Major Organ Failure[R]	Stroke[R] Coronary Artery Bypass Graft[R] (Pays 25%) Angioplasty[R] (Pays 5%)
Cancer Conditions	Invasive Cancer[R] Noninvasive Cancer[R] (Pays 25%) Skin Cancer[R] (Pays 5%)	
Other Conditions	Complete Blindness Complete Loss of Hearing Loss of Speech Benign Brain Tumor Coma	Severe Burns Advanced ALS/Lou Gehrig's Disease Advanced Parkinson's Disease (Pays 25%) Advanced Alzheimer's Disease (Pays 25%) Paralysis
Childhood Conditions Applies to dependent children only	Down Syndrome Cystic Fibrosis Type 1 Diabetes Mellitus Complex Congenital Heart Disease	Cerebral Palsy Cleft Lip/Palate Muscular Dystrophy Spina Bifida
Wellness screening benefit	Payable to any covered person on your plan one time each year, once you provide proof of an eligible health screening.	Employee $50 Spouse $50 Child $50

R = Recurrence Benefit available

When would I need the Recurrence Benefit?

Sometimes people are diagnosed with the same condition twice. If this happens to you, and 6 consecutive months have passed between the first and second diagnoses, we'll pay you an additional benefit (the amount of which is noted in your Certificate). Only the conditions marked (R) in the table above are eligible for the Recurrence Benefit. Once a Recurrence Benefit has been paid, no additional benefit will be paid for that critical illness.