



Continue your health insurance after leaving a job



Leaving your job?

Replace your health and dental group benefits.

Stay protected with life, health, dental and critical illness insurance coverage at Sun Life Choices plan rates.

Why choose a Sun Life Choices plan?

- It's easy to apply: If you're leaving an employer group benefits plan with any provider, in most cases you can qualify for a Sun Life Choices plan (with the exception of Choices Critical Illness Insurance), you don't have to be an existing Sun Life benefits plan member.
- Coverage is continuous: Seamlessly, you can maintain insurance coverage for yourself
 and your family. You may be able to get similar coverage to what you had in your
 workplace plan. It's important to contact us soon after your workplace coverage ends.
 You will have 31 days to do so for guaranteed issue life insurance and 60 days for other
 insurance coverage.
- Sun Life Choices plans are flexible: No matter what your situation, or whether you need temporary or long-term coverage, there's a Choices insurance plan for you.
- Other options If you want higher coverage levels and are willing to complete a detailed health questionnaire, take a look at Personal Health Insurance.



Replace your benefits

Get a quote and apply online today

Get a quote ☑



Already a Choices member?

Go to sunlife.ca/choices to get helpful tools and information related to your Choices plan.

Go to sunlife.ca/choices 🛇

Already a Sun Life Client? Sign in here to get a quote 🗵

Related resources

- Quitting your job? Don't quit your health insurance
- Critical illness insurance calculator
- Health insurance for each stage of your life
- Leaving a job with a pension, group RRSP or savings plan

Choose from these Choices plans:

Health Coverage Choice (health and dental insurance)

Are you or your spouse a Canadian resident ages 18 - 74? Are you also covered by a provincial or territorial health plan? If so, you can apply to replace your workplace medical and dental coverage. You must do so within 60 days of when your workplace coverage ends. There's no medical exam, and we won't ask any health questions when you apply.



Learn more about Health Coverage Choice

Choices Critical Illness Insurance

Did you have critical illness coverage with Sun Life through your employer? If so, you can convert it for yourself, your spouse and your children. We won't ask you any health questions or medical tests. Keep up to \$100,000 of coverage each for you and your spouse and \$20,000 for each eligible child. You can convert within 60 days of when your workplace coverage ends. You and your spouse must be age 18 - 69 (or 65 if that was the max, under your former employer's plan). Your children must be under 18.



Learn more about Choices Critical Illness Insurance

Life Insurance (guaranteed conversion)

If you're under age 65, you can convert your life insurance to a new individual policy. We won't ask you any health questions or medical tests within 31 days of when your workplace coverage ends. For Quebec residents, coverage is also available for your spouse and children.



Learn more about Life Insurance

My Life Choice (term life insurance)

This yearly renewable term insurance is an individual policy, which means it goes where you go. If you and your spouse are age 18 - 65, you can convert to My Life Choice within 60 days of when your workplace coverage ends. We'll ask you a few simple health questions.

Learn more about My Life Choice

We're here to help explain your options and provide recommendations.

Give us a call at 1-877-893-9893 Monday to Friday, 8 a.m. - 8 p.m. ET. You can speak with one of our licensed financial services consultants (registered as a financial security advisor in Quebec).

Other coverage options

As well as offering Choices, Sun Life has a range of life and health insurance products that can help you protect you and your loved ones, including personal health insurance and life insurance.

Discover other Sun Life life & health insurance options \odot

¹Registered as Financial Security Advisors in the province of Quebec.

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			graduate programs	

Life's brighter under the sun

We acknowledge that Sun Life operates in many Territories and Treaties across Canada. Our Canadian headquarters in Waterloo are on the traditional territory of the Anishnaabeg, Haudenosaunee Confederacy and the Mississaugas of the Credit First Nations.

Today, Canada is still the home to many Indigenous, First Nations, Inuit, and Metis peoples from all across Turtle Island. We are grateful to have the opportunity to work in this territory. We offer this acknowledgment as a stepping stone towards honouring the original occupants, as a testimony to the oppression faced by Indigenous peoples, and our commitment to Indigenous communities and employees of Sun Life.

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