



Get a health insurance quote

You can buy some of our health insurance products online.

Life insurance

Health insurance

Protect your family from unexpected health costs.

Provincial health coverage doesn't cover all your medical expenses. This can have a big impact on your finances. Sun Life health coverage helps protect you and your family from common drug and dental costs, supplementary health costs, or any expenses you'd like to cover if you have a life-threatening critical illness.

Step 1: Choose the right type of coverage

Personal health insurance

- Affordable coverage for prescription drugs, dental care, paramedical, vision care and more
- No deductible
- Answer a health questionnaire
- Pay direct drug card and hassle-free online claims submission.

[Learn more about personal health insurance](#)

Critical illness insurance

- Provides a tax-free¹, lump-sum payment² to use any way you wish
- Coverage for up to 7 major illnesses
- Instant online approval – no medical exam required
- 30-day money-back guarantee

[Learn more about critical illness insurance](#)

Step 2: Apply for coverage



Personal health insurance

Personal health insurance helps you cover unexpected medical expenses, and preventive care, so you can stay healthy.

Get a quote and apply online:

[Get personal health insurance](#) 



Critical illness insurance

Critical illness Insurance can give you a payout when your claim is approved, if you're diagnosed with one of the covered conditions, so you can focus on recovering.

Get a quote and apply online:

[Get critical illness insurance](#) 

Step 3: After you apply, you'll hear from us.

Personal Health Insurance:

- We'll review your application
- Your coverage starts the day after your application is approved by Underwriting.

Critical Illness Insurance

- Congratulations, you're approved when you submit your application.
- We'll send you important documents via mail.



If you've left your group plan in the last 60 days, or will be leaving soon

You can replace your current group benefits coverage with a similar Health Coverage Choice option. You won't have to answer any detailed medical questions and you won't have a gap in coverage.

[Learn more about Health Coverage Choice](#)

Get Health Coverage Choice [↗](#)



For quotes on all other products

Talk to your advisor or find an advisor near you to help answer your questions about other products offered by Sun Life. There is no cost to talk to an advisor.

To find an advisor near you, enter your postal code:

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Find an advisor



Need financial advice?

Making good decisions is the key to achieving lifetime financial security. And getting good advice is the key to good decision-making.

How advisors help 

Quick links 	Plan sponsors & advisors 	About us 	Careers 	Contact us 
Sign in / Register		Who we are	Become an employee	Contact us
Submit a claim	Suncentral	Newsroom		Support
Find a form	SLFD Advisor hub	Sustainability	Become an advisor	Talk to an advisor
欢迎访问永明金融网页	Plan advisor site Plan sponsor site	Donations and sponsorships	Student and new 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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¹ Based on current tax laws, we believe that any cash benefit from a critical illness insurance plan will not presently be taxed when the premiums are paid for by the plan member and the benefit is payable to the plan member.

² Diagnosis of a critical illness must occur after the effective date of coverage and you must complete a survival period (usually 30 days).