

Critical Illness

Critical Illness insurance helps protect employees and their families from financial loss by providing a lump-sum benefit upon diagnosis of a covered condition. Here are some highlights:

- If included in the sold plan, we will pay a benefit for covered conditions like heart attack, stroke, major organ failure, occupational infectious disease, and coronary artery bypass graft.
- Cancer coverage may include invasive and non-invasive cancers as well as skin cancer. Cancer may be standalone or offered with standard core benefits.
- For dependent children, we also offer a childhood conditions option that may include Down Syndrome, cerebral palsy, complex congenital heart disease, cystic fibrosis, spina bifida, cleft lip/palate, type 1 diabetes, and muscular dystrophy.
- You may also choose to include supplemental benefits such as:
 - Option 1 – blindness, loss of speech and loss of hearing
 - Option 2 – benign brain tumor, paralysis, coma and burns
 - Option 3 – Alzheimer's, Parkinson's, and ALS

Benefits may not be available in every state. For the full list of covered conditions quoted, please refer to the Plan Design and Rates section of this proposal.

- **Benefit Percentages and Maximums:** Depending on the diagnosis, we will pay either the full benefit or a partial benefit. We will also pay for additional occurrences after a certain waiting period, as long as those diagnoses are not for the same covered condition for which we previously paid a benefit. Each covered condition is payable 1x per lifetime of the Policy, unless Recurrence has been selected. See plan design section for specific benefit percentages and any applicable policy maximums.
- **Recurrence Benefit:** For certain benefits, we will pay a lump-sum benefit to Insureds diagnosed with a covered condition for which we previously paid a benefit. The diagnosis must be for a new event (not a re-diagnosis of the covered condition previously paid for), and a certain number of months must pass between diagnoses. Certain covered conditions require that specific criteria be met in order for a Recurrence Benefit to be paid. Please refer to the Plan Design and Rates section for more details.
- **Coverage for Families:** Employees can add coverage for spouses and dependent children.
- **Health Care Support Services:** Sun Life has partnered with ComPsych® to provide a 24x7 service to help employees navigate medical plans and benefits. Expert benefits and claims specialists and registered nurses help employees understand medical coverage, provide guidance on claims, offer information about their medical diagnosis and treatment choices, and give practical resources and support.²
- **Wellness Screening Benefit:** To promote healthy lifestyles and early detection, we will pay employees a defined amount, once per calendar year, when we receive proof of an eligible health screening, like an electrocardiogram. We may also pay the employee for spouse or child screening (see Plan Design and Rates).
- **Portability:** Insureds may port an amount up to their remaining amount of insurance in force under the qualifying group insurance policy on the date such insurance terminates.

Group Critical Illness coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 12-GP-01, 12-SD-C-01, 13-SD-C-01, 16-SD-C-01, 15-GP-01, 12-SDPort-C-01, 13-SDPort-C-01, 16-SDPort-C-01, 12-SD-R-01 and 13-SD-R-01, subject to state availability.