

Sun Life provides a comprehensive range of life, critical illness, and health insurance plans tailored to individuals experiencing transitions such as job changes. Their offerings include guaranteed-conversion plans that must be utilized within specific timeframes, and personalized assistance is available through licensed financial services consultants who assess coverage needs and recommend appropriate options. Policyholders can replace their life, critical illness, or health and dental benefits by contacting Sun Life within 31 to 60 days after their workplace coverage ends. The life insurance options feature a guaranteed life insurance conversion policy that does not require health questions or medical tests, offering coverage up to \$200,000 (or \$400,000 for Quebec residents), alongside the My Life Choice plan, which requires answering a few health questions and provides coverage up to \$1,000,000.

Health insurance options include Choices Critical Illness Insurance and Health Coverage Choice, both allowing coverage transfer without medical exams for eligible individuals aged 18 to 74. Choices Critical Illness Insurance covers the insured and their family, with exclusions related to pre-existing conditions and moratorium periods, while Health Coverage Choice offers extended health and dental coverage without a medical exam and permits dependent children to apply for their own coverage upon aging out of the plan. Additionally, Sun Life provides value-added services such as Lumino Health, connecting users to healthcare providers, and Teladoc Medical Experts for in-depth medical consultations.

The health insurance plans are categorized into three tiers—Health and Dental Choice A, B, and C—each with varying coverage levels for prescription drugs, supplemental healthcare, and other medical expenses. Coverage maximums and reimbursement rates differ by plan, ensuring options to meet diverse needs and budgets. Ground ambulance services are covered, while air ambulance services are capped at \$5,000 per incident. In-home nursing services have an annual maximum of \$2,500 and a lifetime maximum of \$20,000, which also applies to medical equipment and services. Coverage for medical equipment varies, with annual maximums of \$2,500 or \$5,000 and lifetime

maximums ranging from \$1,000 to \$4,000 for items like wheelchairs and walkers. Specific annual maximums apply to orthopedic shoes and blood glucose monitors, while continuous glucose monitors are covered at reasonable and customary charges. Medically necessary wigs have annual and lifetime maximums between \$100 and \$500. Vision care includes coverage for prescription eyewear and laser surgery, with varying reimbursement rates and maximums by plan. Paramedical practitioners such as chiropractors and psychologists are covered with differing reimbursement rates and annual maximums. Semi-private hospital room coverage offers 50% reimbursement with a \$5,000 annual maximum, and emergency travel medical coverage is included under Health Choices B and C, featuring a \$1 million lifetime maximum and specific exclusions for pre-existing conditions. Dental coverage necessitates prior workplace benefits and encompasses preventive and restorative services, with a one-year waiting period for restorative services. The combined lifetime maximum for various expenses is \$250,000 for Choices A and B, and \$300,000 for Choice C. The policy underscores the importance of contacting Sun Life for complete terms, conditions, exclusions, and limitations.