

Critical Illness Insurance – SunLife

Protect your savings in case of a serious illness

An illness can lead to unexpected costs not covered by your health plan. Deductibles and copays, or other costs like travel and child care can reduce your savings. Critical illness insurance provides a cash benefit when you or a person on your plan is diagnosed with a covered condition, like a heart attack or stroke. The benefit is paid directly to you, to use however you want.

How it works

Your employer is offering you and your coworkers this coverage as a group, at a group rate. You are responsible for paying a portion or all of the cost.

Benefits

For you	<p>You can choose from \$5,000 to \$20,000 of coverage – in increments of \$5,000 – with no medical questions asked.</p> <p>Your benefit amount is reduced to 50% at age 70.</p>
For your spouse**	<p>If you elect coverage for yourself, you can choose from \$2,500 to \$10,000 of coverage – in increments of \$2,500 – with no medical questions asked.</p> <p>(Not to exceed 50% of your coverage amount.)</p> <p>The benefit may be reduced when the employee benefit amount is reduced.</p>
For your child(ren)	<p>If you elect coverage for yourself, you can choose (for each eligible child) between \$2,500 and \$5,000 of coverage – with no medical questions asked.</p> <p>The coverage you select for your child(ren) cannot exceed 50% of your coverage amount.</p> <p>An eligible child is defined as your child from birth to age 26.</p>



What did Critical Illness insurance mean for Denise?

Denise had a heart attack in her mid-40s. Her medical expenses piled up at the worst possible time.

- Denise filed a claim with Sun Life. We reviewed her medical information, including details from her physician and approved her claim.
- Denise received her cash benefit which helped her pay her medical deductible and copays, and travel expenses for medical appointments.
- The insurance allowed Denise to focus on her recovery, and less on her bank account.

High blood pressure is a contributing factor to heart attack and stroke. The number of people who have HBP*:

- Nearly 1 in 5 people, aged 35- 44
- 1 in 3 people, aged 45- 54
- More than half of people aged 55-64