



Group Critical Illness Insurance

together
we're there

Group Benefits | www.sunlife.ca



my wellness my plan

An integral part of a comprehensive benefits plan

Everyone knows someone who has suffered a serious illness. As public awareness of critical illness has grown, so has the critical illness insurance market in Canada. Your benefits plan plays an integral role in enhancing your plan members' well-being and productivity, building loyalty and supporting your reputation as an employer of choice. Group Critical Illness Insurance has been designed to complement your existing benefits program, providing you with a robust plan to offer your plan members.

By offering Group Critical Illness Insurance as part of your benefits plan, you can help your plan members protect themselves and their families should they face a critical illness. They'll be better able to focus on their recovery without worrying about the financial burden.

Giving plan members more

There may be a misconception by plan members that additional coverage is not necessary given the benefits they already have. However, not all critical conditions result in a disability claim, nor do all of the costs associated with a serious condition qualify for health benefits. Group Critical Illness Insurance provides an added level of security to help fill gaps in an overall financial protection plan.

Group Critical Illness Insurance provides a lump-sum benefit if a plan member is diagnosed* after the effective date of coverage with a covered condition, and survives for a specified period of time (subject to the plan's terms and conditions). The benefit is paid regardless of whether the plan member is able to work or what expenses he or she has incurred and is paid in addition to any other benefits the plan member receives. The plan member has total control over how the money is used - there are no restrictions.

Our Group Critical Illness Insurance plan also offers a portability feature which is important for plan members who want to ensure ongoing protection. Provided plan members have not terminated their Critical Illness Insurance voluntarily, the portability feature allows them to continue their coverage when the Group Critical Illness Insurance benefit terminates, e.g. when they change employment.

Protection and choice — when they're needed most

Value for plan members, value for you

Our Group Critical Illness Insurance offers some significant “pluses” including:

- Plan designs that can be customized to meet your group’s specific needs
- Coverage terms and conditions that are clear and easy to understand
- Administration flexibility, with options that range from support for self-administration to full critical illness insurance administrative services
- Claims services provided by an experienced, knowledgeable claims team who specialize in management of critical illness insurance claims
- Competitive rates - our Group Critical Illness Insurance offers plan members the advantage of ‘group buying power’. Premium rates are annually renewable and fully pooled.

Keeping it personal

Our Group Critical Illness Insurance enrolment kits are simple and straightforward. To make the best decisions for themselves and their families, your plan members need to know what Group Critical Illness Insurance is all about. Each enrolment kit contains a detailed brochure to help plan members think about their individual needs and options.

Personal Approach

Every plan member will receive an enrolment kit, personalized with their name, through interoffice mail to ensure the packages aren’t lost in the everyday clutter of home mailboxes.

Personal Touch

Our goal is to help plan members get the coverage they need. To ensure they don’t miss the enrolment deadline, we’ll send them a reminder before their application is due.

* Diagnoses means a written diagnoses by a doctor, licensed and practicing in Canada, of the covered condition. Any diagnoses will be effective as of the date it is established by the doctor, as supported by the insured person’s medical records. Any diagnoses of a critical condition that was made prior to the effective date of coverage will not be covered.

The right tools to build the right plan

Getting the coverage your plan members need should be easy – and we've made sure it is. Our Group Critical Illness Insurance enrolment kits have everything your plan members need to choose the best options for themselves and their families:



Personalized, sponsor endorsed letter

The letter's personalized touch grabs plan members' attention and provides them with coverage options and premium details specific to their individual circumstances.



Informative brochure

The easy-to-follow brochure explains the value of Group Critical Illness Insurance and provides a checklist to help the plan member choose the coverage that's best for them.



Appropriate forms and postage-paid envelopes

Plan members simply fill out the included forms, seal them in the postage-paid envelope, and drop them in the mail. For online enrolment, we'll tailor the kits with appropriate instructions.



Enrolment reminder

We make sure plan members don't miss out. This reminder encourages plan members to act before their enrolment deadline.

It's easy to help plan members get the coverage they need: you just have to give them the right tools.

We'd like to tell you more

If you'd like to know more about how our Group Critical Illness Insurance can enhance your benefits program for plan members, please contact your Sun Life Financial group representative.

The choice is yours

Our Group Critical Illness Insurance plans are designed to let you choose the plan that's right for your plan members, the amount of coverage to offer and whether to include spousal coverage. There are three plans to choose from:

Covered conditions	Essential plan (3 conditions)	Enhanced plan (11 conditions)	Comprehensive plan (19 conditions)
Heart attack	✓	✓	✓
Stroke	✓	✓	✓
Cancer	✓	✓	✓
Kidney failure		✓	✓
Coronary artery bypass surgery		✓	✓
Major organ transplant		✓	✓
Multiple sclerosis		✓	✓
Paralysis		✓	✓
Blindness		✓	✓
Deafness		✓	✓
Loss of independent existence		✓	✓
Loss of speech			✓
Coma			✓
Benign brain tumour			✓
Major burns			✓
Major organ failure (requiring transplant)			✓
Aortic surgery			✓
Alzheimer's disease			✓
Parkinson's disease			✓

You can choose to offer Basic Group Critical Illness Insurance or Optional Group Critical Illness, or a combination of the two.

Basic Group Critical Illness Insurance covers all plan members (up to a specified dollar limit) without proof of good health. Optional Group Critical Illness Insurance is subject to proof of good health.



About Sun Life Financial

A market leader in group benefits, Sun Life Financial serves more than five million people in over 10,000 corporate, association, affinity and creditor groups across Canada. Our core values — integrity, service excellence, customer focus and building value — are at the heart of who we are and how we do business. Our extensive products, services and technology enable us to tailor group benefit programs to meet virtually any customer's needs competitively and cost-effectively.

Sun Life Financial and its partners have operations in key markets worldwide including Canada, the United States, the United Kingdom, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda.

Group Benefits are offered by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

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