



Sun Critical Illness Insurance  
**Client guide**



Life's brighter under the sun

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# Sun Critical Illness Insurance Client Guide

A serious illness can take anyone by surprise. Medical advances mean the road to recovery is often successful, but it can still be stressful and costly. You can help prepare for these unplanned illnesses. Added financial security can help give you the freedom to focus on what's most important – your recovery.

Sun Critical Illness Insurance (Sun CII) provides a lump sum benefit to help you with the financial impacts of getting, and surviving, a covered illness. The benefit is yours to spend any way you choose.

## Teladoc Medical Experts – a day one benefit

Sun CII includes Teladoc Medical Experts services. Teladoc Medical Experts is an international network of doctors that offers an expert medical opinion to help you understand your medical condition and treatment options. When facing the unknown of a medical condition, Teladoc Medical Experts provides a range of services to help you get the right information, the right diagnosis and the right treatment.

Once insured, you, your spouse, dependent children, parents and parents-in-law can use the services for any type or degree of uncertainty. You can also extend a one-time gift of services to your grandparent or sibling.

Teladoc Medical Experts is a service we make available to you. It's not part of the policy. We may alter or withdraw it at any time, without any notice.

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This brochure doesn't form part of your policy. If there are any inconsistencies between the content of this brochure and your policy, the terms of your policy will apply.



## Covered illnesses

Refer to the [Guide to critical illness definitions](#) for a detailed description of covered illnesses, survival periods and exclusions.

### 26 Full payout illnesses | for adults and children

We'll pay 100% of your coverage amount if you're diagnosed with an illness listed below. Your policy outlines how long you need to survive the illness to qualify for the benefit. The policy ends when we pay for a full payout illness.

- Acquired brain injury due to external trauma
- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Cancer
- Coma
- Coronary artery bypass surgery
- Deafness
- Dementia, including Alzheimer's disease
- Heart attack
- Heart valve replacement or repair
- Kidney failure
- Loss of independent existence\*
- Loss of limbs
- Loss of speech
- Major organ failure on waiting list
- Major organ transplant
- Motor neuron disease
- Multiple sclerosis
- Occupational HIV infection
- Paralysis
- Parkinson's disease and specified atypical parkinsonian disorders
- Severe burns
- Stroke

\* If your child experiences a Loss of independent existence before the policy anniversary nearest their 18<sup>th</sup> birthday, you can submit the claim any time between the policy anniversaries nearest their 18<sup>th</sup> and 19<sup>th</sup> birthdays.



## 8 partial payout illnesses | for adults and children

We'll pay 15% of your coverage amount, up to a maximum of \$50,000, if you're diagnosed with an illness listed below. You can claim once for each illness to a maximum of four partial payouts.

- Cancer – chronic lymphocytic leukemia (CLL) Rai stage 0
- Cancer – ductal carcinoma in situ of the breast
- Cancer – gastrointestinal stromal tumours classified as AJCC Stage 1
- Cancer – grade 1 neuroendocrine tumours (carcinoid)
- Cancer – papillary or follicular thyroid cancer stage T1
- Cancer – stage 1A malignant melanoma
- Cancer – stage A (T1a or T1b) prostate cancer
- Coronary angioplasty

These illnesses are serious, but generally have better prognoses and treatment options. Once we pay for a partial payout illness, you can't make another claim for the same illness. Your coverage will continue for the other partial payout illnesses and for full benefit payout illnesses. Your coverage amount won't reduce by any partial payouts you received.



## 5 additional illnesses covered by your child's policy | for children

Insured children have coverage for five childhood illness until their 24<sup>th</sup> birthday.

- Cerebral palsy
- Congenital heart disease
- Cystic fibrosis
- Muscular dystrophy
- Type 1 diabetes mellitus

We'll pay 100% of the coverage amount if your child is diagnosed with an illness listed above. Your child must survive the illness for the length of time noted in your policy. The policy ends when we pay for a childhood illness.



## Coverage options

Adult plans	Child plans
Available between ages 18 to 65	Available between ages 30 days to 17 years
Offers coverage amounts from \$25,000 to \$3,000,000	Offers coverage amounts from \$25,000 to \$1,000,000

## Choosing your plan

You can choose plans that last for a specific term, or a plan that provides coverage for life. Your coverage continues for the length of your plan, unless:

- you receive a full benefit payout,
- the policy is cancelled, or
- death occurs.

Sun CII plans are some of the most flexible on the market. You can choose to:

- convert short-term coverage to long-term or lifetime coverage, without needing to provide new medical evidence.
- select a limited pay plan, which allows you to accelerate your premiums to pay them off faster.
- add optional benefits that meet your needs.

10-Year term policy (T10)	To age 75 policy (T75)	Lifetime policy (T100)
<ul style="list-style-type: none"> <li>• Provides coverage to the policy anniversary nearest your 75<sup>th</sup> birthday.</li> <li>• Coverage automatically renews at the end of each 10-year term, without having to re-qualify. We'll charge a new premium amount each term and guarantee the premiums at the time of purchase.</li> <li>• You can convert this to a T75 or T100 plan without providing new medical evidence, up to the policy anniversary date nearest your 65<sup>th</sup> birthday.</li> </ul>	<p>Provides coverage to the policy anniversary nearest your 75<sup>th</sup> birthday.</p> <p>There are two payment options:</p> <ul style="list-style-type: none"> <li>• pay to age nearest 75</li> <li>• pay for 15 years</li> </ul> <p>Premiums don't change.</p>	<p>Provides coverage for life.</p> <p>There are three payment options:</p> <ul style="list-style-type: none"> <li>• pay to age nearest 100 with no further premiums due</li> <li>• pay for 10 years</li> <li>• pay for 15 years</li> </ul> <p>Premiums don't change.</p>



## Optional benefits

Based on your age, you may be able to add one or more of these optional benefits. You and your advisor can build your plan to meet your unique needs.

### Return of premium (ROP)

#### ROP on death

Your beneficiary will get the returnable premium amount if you die while your policy is still in effect and you've never claimed a full payout covered illness.

#### Return of premium on cancellation or expiry (ROPC/E)

You can cancel your policy to receive the returnable premium amount if:

- You haven't claimed for a full payout covered illness, and
- Your policy has been in force for a defined length of time (defined by the ROPC/E option you picked)

The ROPC/E option you can choose depends on your age and the payment period selected.

The returnable premium amount is a percentage of the total of all premiums paid for the policy minus any premiums paid for the long-term care conversion option, if included in the policy.

- We reduce the returnable premium amount by any unpaid premium plus interest.
- We further reduce the returnable premium amount for child policies by any advanced return of premium amount we have paid.

We don't reduce the returnable premium amount by any payments we make for partial payout illnesses.



**Return of premium on cancellation or expiry (ROPC/E) options:**

<b>Adult Plans</b>
<p><b>ROPC/E – 15 years:</b></p> <p>You can get a percentage of the returnable premium amount if you cancel your policy on or after the third policy anniversary.</p> <p>Here's how we figure out the percentage:</p> <ul style="list-style-type: none"><li>• The applicable percentage on or after the third policy anniversary is 10%.</li><li>• We add an additional 7.5% per year up to a maximum of 100%.</li></ul> <p>If the policy expires at age 75 and you haven't made a claim for a full payout covered illness, you'll receive 100% of the returnable premiums.</p> <p>This option is not available on T10 plans.</p>
<p><b>ROPC/E – age 65:</b></p> <p>You can get a percentage of the returnable premium amount if you cancel your policy on or after the policy anniversary nearest your 53<sup>rd</sup> birthday.</p> <p>Here's how we figure out the percentage:</p> <ul style="list-style-type: none"><li>• The applicable percentage on or after the policy anniversary nearest age 53 is 10%.</li><li>• We add an additional 7.5% per year up to a maximum of 100%.</li></ul> <p>If the policy expires at age 75 and you haven't made a claim for a full payout covered illness, you'll receive 100% of the returnable premiums.</p> <p>This option is not available on plans with a limited payment option.</p>
<p><b>ROPC/E – age 75:</b></p> <p>You can get a percentage of the returnable premium amount if you cancel your policy on or after the policy anniversary nearest your 63<sup>rd</sup> birthday.</p> <p>Here's how we figure out the percentage:</p> <ul style="list-style-type: none"><li>• The applicable percentage on or after the policy anniversary nearest age 63 is 10%.</li><li>• We add an additional 7.5% per year to up to a maximum of 100%.</li></ul> <p>If the policy expires at age 75 and you haven't made a claim for a full payout covered illness, you'll receive 100% of the returnable premiums.</p> <p>This option isn't available on plans with a limited payment option.</p>

**Return of premium on cancellation or expiry (ROPC/E) options:**

<b>Child Plans</b>
<b>Lifetime pay plans (pay to age 75 or pay to age 100)</b>
<p><b>Advanced ROPC/E:</b> You'll automatically receive 75% of the returnable premium amount on the 15th policy anniversary or the policy anniversary nearest your child's 25<sup>th</sup> birthday, whichever is later. Your policy continues when we make this payment.</p> <p>You can receive the remaining returnable premium amount if you cancel your policy on or after the 30<sup>th</sup> policy anniversary, or the policy anniversary nearest the child's 40<sup>th</sup> birthday, whichever is later, or when the policy expires.</p>
<b>Limited pay plans (pay for 10 years or pay for 15 years)</b>
<p><b>ROPC/E – age 35:</b> You can get the returnable premium amount if you cancel your policy on or after the policy anniversary nearest your child's 35<sup>th</sup> birthday, or when the policy expires.</p>

## Long-term care conversion option

You can convert some or all your critical illness coverage to long-term care insurance (LTCI). You won't need to provide new medical evidence.

- You can apply for conversion between the policy anniversaries nearest your 60<sup>th</sup> and 65<sup>th</sup> birthdays.
- Your weekly LTCI benefit = your CII benefit ÷ 200, to a maximum of \$1,250 per week.
- The premium for your new LTCI policy will depend on your age and our rates at the time of conversion.
- You can add this to a child policy between the policy anniversaries nearest their 18<sup>th</sup> and 19<sup>th</sup> birthdays.

## Total disability waiver

We'll waive the premium payments and coverage will continue if the insured person is:

- Disabled for six months or more
- Under the age of 60

## Owner waiver

We'll waive your premiums if the policy owner dies or becomes disabled.

There are three owner waiver options to choose from:

- Owner waiver – death
- Owner waiver – disability
- Owner waiver – death and disability

Note: Available when the policy owner is different from the insured person.



## Key terms

### Age

Age means a person's age on their birthday nearest to a particular date. We call this "age nearest." For example, a person's age at the policy date means their age on their birthday nearest to the policy date.

So, if the insured person's actual age is 34 and seven months, the "insurance age" will be 35. When we say a benefit ends at 65, it means the policy anniversary nearest their 65<sup>th</sup> birthday.

### Annual versus monthly premium

You can choose to pay your premiums once a year by cheque, or monthly by pre-authorized chequing. If you pay monthly, premiums are a bit higher to help cover the additional costs for processing monthly transactions. To calculate monthly premiums, we multiply the total annual premium by .09. For example, if the annual premium is \$1,500, the monthly premium is  $\$1,500 \times .09$ , which equals \$135.

### Change in insurability

We may need you to provide us with evidence of any change in your health or insurability that takes place between the time you apply for insurance and policy delivery.

### Covered illnesses

Your policy defines the covered illnesses in detail, and the necessary survival period after diagnosis.

### Guaranteed benefit

We guarantee your insurance benefit as long as you pay the required premium.

### Guaranteed premiums

Your premiums will stay the same for the duration of your policy.

### Long-term care insurance (LTCI)

LTCI covers the cost of care over a lengthy period. It provides a benefit while the insured person is unable to care for themselves without someone else's help. For example, you may not be able to perform routine activities like bathing or dressing. Or, you may experience a decline in mental ability, meaning you require constant supervision.

### Policy anniversary

Your policy anniversary falls each year on the date your policy came into effect.

## **Key terms** continued

### **Premiums**

The payments you make in exchange for your insurance policy.

### **Tax and the critical illness insurance benefit**

There are no specific income tax laws for critical illness insurance. Based on current tax laws, tax may not apply to the health benefit from critical illness insurance. Tax may also not apply if the return of premium benefit doesn't exceed the total premiums paid. Different tax laws may apply if a corporation owns your policy. Speak to your tax professional to learn more about tax laws on critical illness insurance benefits in your situation.

### **Temporary or interim insurance**

When you pay the first month's premium with your application, you may be eligible for up to \$500,000 of temporary critical illness coverage. This can provide you with critical illness protection while we're considering your application.

We set the terms, conditions and exclusions of that temporary insurance in a certificate of interim or temporary insurance. The certificate also states when and under what conditions coverage under the certificate will end. If you don't pay at the time you apply and don't have coverage under a certificate of interim or temporary insurance, then your coverage won't be effective until:

- Your policy is delivered,
- You make your first payment, and
- You've given us sufficient evidence that there's been no change in your insurability between the time you applied for insurance and the time of policy delivery (when required).

### **You and we**

In this document, you and your mean the owner of this policy and the insured person, unless specified otherwise. We, us, our and the company mean Sun Life Assurance Company of Canada.

## Why choose Sun Life?

Sun Life is a leading international financial services organization. In Canada, we started selling life insurance in 1871. Since then, our commitment to helping people achieve lifetime financial security through market leading products, expert advice and innovative solutions has made us a household name — a name that people trust.

## Sun Life helps Clients live healthier lives

With Sun Life, you have access to the largest health network in Canada — Lumino Health. This award-winning platform helps you:

- Find health-care providers from psychologists to registered massage therapists and more in seconds.
- Access health resources, products and services from across Canada with special offers.
- Reach your goals with health guides, expert tips and weekly updates from the world of health.

Learn more at [luminohealth.ca](https://luminohealth.ca)

**Lumino**  
Health

An innovation from  Sun Life

## Questions? We're here to help.

Contact your Sun Life representative for more information.



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