

SUN CRITICAL ILLNESS INSURANCE

Financial freedom to focus on recovery

Plan for the future.
Wherever it takes you.



We all think about the future – what we want to achieve and experience, and who we want to share it with.

A serious illness can take us by surprise. Medical advances mean many people recover successfully, but the journey can still be stressful and expensive.

Planning ahead makes you better prepared for the unexpected, including a serious illness. You'll worry less about finances and be able to concentrate on what matters most – your recovery.

Critical illness insurance helps protect your finances if you're diagnosed with a serious illness like cancer, stroke or multiple sclerosis. It can help manage costs like:

- lost income for you or for a family member who takes an extended leave from work to provide care,
- travel to treatment centres,
- medications you aren't already covered for, and
- unexpected day-to-day or household expenses during recovery.

Critical illness insurance makes sense for businesses too. It can help cover costs like business loans, everyday expenses and hiring staff or interim replacements while you recover.

Critical illness insurance coverage can help you maintain payments for your mortgage and other debts, even if you must take time off work to recover from a critical illness. You won't have to compromise your plans to save for the future. It can even help you avoid making early withdrawals from your retirement savings.

Covered illnesses

26 full payout illnesses:

- 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

8 partial payout illnesses:

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	

Teladoc Medical Experts

Sun Critical Illness Insurance automatically includes Teladoc Medical Experts services for you, your spouse, dependent children, parents and parents-in-law. You can also extend a one time gift of services to your grandparent or sibling. A network of physicians help ensure you get a clear understanding of your condition and treatment options to support your decisions.

Teladoc Medical Experts is a service we currently make available to you, but it's not part of the policy and may be altered or withdrawn at any time, without any notice.

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You can't predict the future, but you have the power to plan today.

Your advisor can help you customize a plan that's tailored to your needs. And you can choose to add a benefit that gives you back the money you paid in premiums if you stay healthy and haven't made a claim.

Questions? We're here to help.

Talk to your advisor about Sun Life today.

For more information and resources visit [sunlife.ca](https://www.sunlife.ca)

Call **1-877-SUN-LIFE / 1-877-786-5433**

We're dedicated to helping you achieve lifetime financial security and well-being.

Life's brighter under the sun

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