

SUN CRITICAL ILLNESS INSURANCE

10 Things you need to know about
Sun Critical Illness Insurance
 (Sun CII)



1.	Coverage for 26 full payout illnesses on all plans	Sun CII base plans offer comprehensive coverage for 26 full payout illnesses on all adult and child plans. Our plans include coverage for Acquired brain injury due to external trauma and Loss of independent existence. This helps provide Clients with well-rounded coverage.
2.	Generous partial benefit payouts for non-life-threatening illnesses	Sun CII includes coverage for eight non-life-threatening illnesses. These include Coronary angioplasty and seven early stage Cancers. Clients can claim once per partial payout illness, to a maximum of four partial payouts. Each partial payout is eligible for 15% of the benefit amount, up to a maximum of \$50,000 per illness. Partial payouts don't reduce the CII benefit or Return of premium benefits.
3.	No survival period on most covered illnesses	Non-cardiovascular conditions don't have a survival period. This means Clients can submit claims after a diagnosis and may get their benefit sooner. There is a 30-day survival period for these illnesses: <ul style="list-style-type: none"> • Aortic surgery • Coronary artery bypass surgery • Heart attack • Heart valve replacement • Stroke • Coronary angioplasty (partial payout illness) • Congenital heart disease (childhood illness)
4.	Limited pay options	Clients can choose to pay coverage off faster with our 10- and 15-year limited pay options. No other insurer offers this 15-pay flexibility on a T75 plan.
5.	Return of premium options	We offer simple, easy-to-understand Return of premium options. This includes Return of premium on death and graded Return of premium on cancellation and/or expiry (ROPC/E). These are available on all plans including T10. ROPC/E can also be added at conversion without any underwriting.

6.	Long-term care conversion option	Clients can further enhance their Sun CII coverage with the long-term care conversion option. This allows them to convert some or all their Sun CII benefit to long-term care insurance (LTCI). We guarantee the right to convert without medical evidence, even if the Client is unhealthy
7.	Unique benefits for children	<p>Affordable premiums: Premiums are low and locked in for the length of the policy.</p> <p>Full coverage: Unlike some companies, children get their own policies. They also don't need to re-apply as adults. Plans have coverage for specific childhood illnesses that don't expire until their 24th birthday. Coverage for Loss of independent existence automatically begins at age 18.</p> <p>Unique return of premium option: The Advanced return of premium on cancellation or expiry benefit returns 75% of returnable premiums paid on the 15th policy anniversary or the policy anniversary nearest the child's 25th birthday, whichever is later. The policy does not end, and coverage continues.</p> <p>Long-term care conversion option: Children can expand their coverage at age 18 by applying for the LTC conversion option.</p> <p>Owner waiver: This adds a layer of coverage when the policy owner isn't the insured person by waiving premiums if the owner dies or becomes disabled. This optional benefit is appealing for parents who are buying coverage for their children.</p>
8.	Teladoc Medical Experts	<p>Sun CII includes access to 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. The insured, their spouse, dependent children, parents and parents-in-law can use the services for any type or degree of medical uncertainty. The insured can also extend a one-time gift of services to their grandparent or sibling.</p> <p>Teladoc Medical Experts is a service we make available. It's not part of the policy. We may alter or withdraw it at any time, without any notice. All representations about the services of Teladoc Medical Experts are those of Teladoc Medical Experts and not Sun Life Assurance Company of Canada. Teladoc Medical Experts and other trademarks shown are trademarks of Teladoc Medical Experts. Used under license.</p>
9.	Outstanding value for Clients	We make it easy to apply for Sun CII coverage and provide some of the best coverage for the price. Our underwriting is less intrusive and more streamlined. Premiums are competitive when compared to similar coverage and product features offered by leading Canadian insurers.
10.	Strength, experience and innovation	For more than 155 years, Sun Life has held a respected and trusted position in the financial services and insurance industry. We're proud of our achievements. As one of the first companies to offer critical illness insurance in Canada, we're a leader in the health insurance market. We also created the first Canadian Health Insurance Tax Guide ¹ to help advisors navigate issues unique to Canadian health insurance taxation.

¹ Based on Canada Revenue Agency (CRA) guidance, we believe that the Sun Critical Illness insurance benefit will be tax-free. We also believe that the return of premium benefit will be tax free if the amount does not exceed the premiums the recipient paid and if the recipient did not deduct those premiums. Remember, CRA guidance is not law, is not binding on the CRA and may change. Refer to the Canadian Health Insurance Tax Guide for further details on the tax treatment of health insurance policies.

For more information about these features and benefits, please refer to the [Sun Critical Illness Insurance Advisor Guide](#) available online.

We help. You grow.

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