

Sun Retirement Health Assist

Product at a glance

The table below is a quick reference document which provides an overview of the product features and the additional options available for Sun Life's long-term care insurance product: Sun Retirement Health Assist (Sun RHA).

Plan details

	Sun RHA
What is it?	<p>It's comprehensive income-style benefit when the insured is dependent. It's designed to help offset the cost of care services in any environment¹ including:</p> <ul style="list-style-type: none">• a personal residence• a retirement home, or• a long-term care facility <p>¹We pay benefits when the insured person is outside Canada or the United States for up to eight consecutive weeks.</p>
Who can be covered?	Age 45–71
How to qualify for the benefit?	<p>The insured person is considered dependent when they require any or all of the following:</p> <p>The insured person needs constant supervision by another person because of deteriorated mental ability.</p> <p>or</p> <p>The insured person needs substantial physical assistance with at least two activities of daily living.</p> <p>or</p> <p>The insured person needs stand-by assistance to perform bathing and transferring.</p>

Use the Sun RHA (810-4081) product feature sheet to help Clients understand the features and benefits available to them.

How the coverage works

	Sun RHA
Benefit amounts	<ul style="list-style-type: none"> • Minimum weekly benefit: \$125
	<ul style="list-style-type: none"> • Maximum weekly benefit (for all LTCI coverage on one insured person): \$2,300
Benefit periods	The benefit period is the length of time we may pay a claim once the insured person is dependent, as defined in the policy.
	Unlimited
Payment periods	<ul style="list-style-type: none"> • The lifetime of the policy (until the policy anniversary following the 100th birthday of the insured person).
Making a claim	<p>Coverage effective date:</p> <p>The coverage effective date is the date from which a claim for benefits may be submitted; it's shown in the policy and is the later of:</p> <ul style="list-style-type: none"> • five consecutive policy years from the policy date, or • the policy anniversary immediately following the insured person's 65th birthday.
	<p>Waiting period:</p> <ul style="list-style-type: none"> • 365 days (1 year) or • 730 days (2 years) <p>The waiting period is the length of time the insured person must be continuously dependent after the coverage effective date and before a claim will be paid.</p>

Added protection – Built in at no extra cost (unless indicated as “Optional”)

	Sun RHA
Waiver of premium	When we approve a claim for benefits on the insured person, we waive premiums for the policy. The premiums must be paid until we notify the Client that we've approved the claim.
Inflation protection	While the weekly benefit is payable, we increase the weekly amount by 3% on each policy anniversary – the date the policy became effective.
Return of premium on death (ROPD)	<p>AUTOMATIC – If the insured person dies before the coverage effective date, we'll pay the returnable premium amount to the ROPD beneficiary named in writing, or if none are named, the policy owner or their estate.</p> <p>The returnable premium amount is the sum of all premiums paid for the policy, minus any unpaid premiums plus interest.</p> <p>OPTIONAL – If the insured person dies while the policy is in effect, we'll pay the returnable premium amount to the ROPD beneficiary named in writing, or if none are named, the policy owner or their estate.</p> <p>The returnable premium amount is calculated on the date the insured person dies; it is the sum of all premiums paid for the policy, minus any unpaid premiums plus interest, and any benefit payments made.</p>

Premiums

	Sun RHA
Premium frequency	<ul style="list-style-type: none">• Annually, by cheque, or• Monthly, by pre-authorized chequing (PAC). <p>When paying monthly, premiums are slightly higher to help cover additional costs for processing monthly transactions. To calculate monthly premiums, we multiply the total annual premium by .09. (i.e. if the annual premium is \$400, the monthly premium is $\\$400 \times .09$, which equals \$36.)</p>
Premium guarantee	<p>The premium won't change for the first five policy years. After this period, we may increase or decrease the premium on a policy anniversary. If we change the premium, we'll tell the policy owner in advance and that premium is guaranteed for at least another five policy years.</p>

LifestageCare

	Sun RHA
LifestageCare services (non-contractual feature)	<p>LifestageCare is a national, bilingual service, available by phone or online, 24 hours a day, seven days a week. The service offers unbiased information about local, qualified health care and personal care providers that help meet the Client's individual and family needs, at every stage of life.</p> <ul style="list-style-type: none">• Seniors – for information on aging, retirement residences, nursing homes, home care, and community care.• Self-care – for information about personal well-being, treatment, counselling, and physical rehabilitation.• Children and teens – for information on parenting, childcare, and special needs services. <p>LifestageCare isn't part of the policy. We can't guarantee its availability. It may be withdrawn or modified at any time without any notice.</p>

Understanding dependency

Deteriorated mental ability

The insured person is considered to have deteriorated mental ability² if they need continual supervision by another person for protection from threats to their physical health and safety as the result of deterioration in or a loss of:

- short- or long-term memory,
- orientation as it relates to people, place and time,
- reasoning, or
- judgment, as it relates to safety awareness.

²Deteriorated mental ability must result from an organic brain disorder such as Alzheimer's disease, irreversible dementia, or brain injury.

Activities of daily living

Bathing means washing yourself with or without the aid of assistive devices in a bathtub or shower, including getting in and out of the bathtub or shower, or by sponge bath.³

³Bathing doesn't include the ability to reach and wash the back or feet.

Dressing means putting on, taking off, fastening and unfastening, with or without the aid of assistive devices: clothing, and medically necessary braces or artificial limbs.

There's no dependency if reasonable alterations to, or changes in the clothing the insured person usually wears would enable them to dress without substantial physical assistance.

Toileting means getting to and from and on and off the toilet, with or without the aid of assistive devices, and performing associated personal hygiene.

Transferring means moving into or out of a bed, chair or wheelchair, with or without the aid of assistive devices.

Continence means the ability to control both bladder and bowel functions, or maintain a reasonable level of personal hygiene (including caring for catheter or colostomy bag) when not able to control bowel or bladder functions.

Feeding means the ability to get food into your body, with or without the aid of assistive devices, through your mouth, or by feeding tube. Feeding does not include cooking or preparing a meal.

NOTE: Assistive devices are aids that could be used to improve the insured person's functioning. If using an assistive device allows the insured person to perform an activity of daily living safely and completely, they're not dependent for that activity. Assistive devices are: adjustable beds, buttonhooks, canes, crutches, grab bars, handheld showerheads, bath brushes, seat lifts, transfer benches, walkers and wheelchairs.

Stand-by assistance

Stand-by assistance means another person must always be within arm's reach of the insured person so they can safely and completely perform the activities of bathing and transferring.⁴

⁴If the insured person requires stand-by assistance for only one of bathing or transferring, we consider them dependent when they also require substantial physical assistance to perform one of the other activities of daily living.

We help. You grow.

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