

# 3 good reasons to buy **Optional Critical Illness Insurance**



## 1. Helps provide peace of mind

Take the financial strain off you and your loved ones with a one-time payment<sup>1</sup> from Sun Life.

## 2. Flexibility

You can use the money to help pay for new treatment options, travel to and from treatment, child care or loss of income if someone needs to take time off work to care for you.

## 3. Competitive rates

Optional Critical Illness Insurance is available at low group rates.<sup>2</sup> For the cost of a cup of coffee a day, you can make a substantial difference to loved ones and focus on what matters most – your recovery.

### **What is Critical Illness Insurance?**

Critical Illness Insurance offers a one-time payment<sup>1</sup> if you are diagnosed with a covered illness such as stroke, heart attack or cancer. You choose how to spend it – whether for treatments not covered by a government health plan, household or personal care expenses.



# Sun Life

Group benefits are underwritten by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.

## Added feature – Benefit from day one

When you buy Optional Critical Illness Insurance, you, your spouse, dependent children, parents and parents-in-law can use Best Doctors, a medical consultation service. This service brings together the best medical minds in the world. That means you'll get help to find the right diagnosis, treatment and information when you're facing medical uncertainty. What's more, once we pay your claim, you can still use their services for up to four months. Find out more at [bestdoctors.com/canada](https://bestdoctors.com/canada) or by calling **1-877-419-2378**.<sup>3</sup>



### We're here to help

Call us at **1-866-539-7678** Monday to Friday 8 a.m. to 8 p.m. ET or email us at [voluntary.benefits@sunlife.com](mailto:voluntary.benefits@sunlife.com).

## Life's brighter under the sun

<sup>1</sup> Diagnosis of a critical illness must occur after the effective date of coverage and you must complete a survival period (usually 30 days). Payment is made if we approve your claim.

<sup>2</sup> Rates are calculated based on your age, gender and smoking status as of the effective date of coverage. Rates are reviewed every year, may change, and will increase as you move into the next age band. Premiums may be subject to applicable provincial sales tax.

<sup>3</sup> All representations about the services of Best Doctors are those of Teledoc Health, Inc., and not Sun Life Assurance Company of Canada. Best Doctors and other trademarks shown are trademarks of Teledoc Health, Inc. used under license. Sun Life Assurance Company of Canada cannot guarantee the availability of the services, and reserves the right to cancel the services at any time.

You may cancel any Optional Critical Illness Insurance benefit within 30 days from the effective date of coverage. Any premium paid will be returned to you. Contact your Benefits Administrator to make the request.

You must be actively at work to enrol in or increase coverage, and for coverage to take affect for you (and/or your spouse or dependent children, if applicable).