

# Critical Illness Insurance

VOLUNTARY



## FOCUS ON YOUR HEALTH – NOT YOUR WALLET – IF YOU’RE DIAGNOSED WITH A SERIOUS ILLNESS.

If you are diagnosed with a serious medical condition, critical illness insurance helps reduce daily stress about money, so you can focus on getting better.

- Pays a lump sum benefit for a variety of covered conditions such as heart attack, stroke, and more. For more information on covered conditions, refer to your benefit highlights.
- Use the benefit however you see fit – to help cover out-of-pocket medical costs or everyday expenses not covered by your medical insurance.
- Pays a wellness screening benefit each year once you provide proof of an eligible health screening (such as a prostate cancer screening, mammogram, electrocardiogram, or a lipid panel to test cholesterol).
- Includes a recurrence benefit for extra financial protection. It pays additional benefits if you experience a recurrence of a covered condition.
- Your cost depends on age, benefit amounts, and whether or not you smoke.

Receive help with your expenses in the event of a critical illness, so you can focus on what matters most – your health.

**Talk to your benefits administrator today to learn more about critical illness insurance.**



1. In CA and CT, "Critical Illness" is referred to as "Specified Disease."

This advertisement is not approved for use in NY, MI, or CO.

"Critical Illness insurance" is a limited benefit policy. It does NOT provide basic hospital, basic medical, or major medical insurance. The certificate has exclusions, limitations, and benefit waiting periods for certain conditions (as detailed in the certificate) that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate. The policy, certificate and rider, if applicable, may not be available in all states and may vary based on state laws and regulations. This overview is preliminary to the issuance of the policy and certificate.

Note regarding Employees Covered or Considering Coverage under Health Savings Accounts (HSA) Established in Connection with High Deductible Health Plans (HDHP): Based on the limited available regulatory guidance, Sun Life believes its "Critical Illness insurance" is appropriate for use with an HSA and may be purchased when employees and/or their family members are covered under an HDHP. However, Sun Life cannot provide legal or tax advice. If there are legal or tax questions, we suggest that employees consult their own legal or tax advisor before purchasing this insurance.

Group critical illness insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01, 16-SD-C-01, 16-SDPort-C-0112-GP-01, 13-SD-C-01, and 13-SDPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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