

GO FOR LIFE

SUN LIFE GO

Express Critical Illness Insurance

While medical advances have dramatically improved the survival rates of people who suffer from critical illnesses, recovering from those can be a long and costly process.

Sun Life's Critical Illness Insurance (CII) can help cover the costs involved so you can concentrate on getting better.

Go for this insurance coverage if:

- You want to be protected from common critical illnesses like certain cancers, heart attack and stroke
- You have determined that a coverage amount of \$25,000 or \$50,000 is sufficient protection
- You want instant online approval – with just a few health questions but no medical exam or blood work at time of application

Life's brighter under the sun

Sun Life Assurance Company of Canada is the insurer, and is a member of the Sun Life group of companies. Sun Life Financial Distributors (Canada) Inc. is licensed to offer life and health insurance in all jurisdictions in Canada.

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Who can apply?

You can apply if you're 18 to 65 years old and live in Canada.

How does your coverage work?

Once your coverage is in force, if you're diagnosed with one of the covered conditions you'll receive a tax-free, lump-sum payment* after you survive the 30-day period. When your claim is approved, you can use this money any way you want to focus on your recovery.

How much Critical Illness Insurance can you get?

Express Critical Illness Insurance gives you the choice of three plans – Basic, Enhanced and Comfort. These plans offer different levels of protection coverage to suit various needs. The Comfort plan allows for coverage for you and up to five of your children. See the summary below to decide which plan best matches your needs.

How much does this cost?

Your monthly payments will depend on several factors like:

- your age and gender
- if you are a smoker or non-smoker
- the Express Critical Illness plan you choose

You can get a quote at sunlife.ca/goCI

When a claim is paid, is the benefit taxable?

This benefit is tax free so once your claim is approved you will receive the full amount.

How do you make monthly payments?

By automatic payments from your bank account or your Visa/MasterCard.

When does coverage start?

It starts the first day of the month following your application approval.

Are there health questions?

You will need to declare that you are in good health when you apply for the Express CII Basic and Enhanced plans. For Express CII Comfort plan, three health questions are asked which you can see when you get a quote online.

When does coverage end?

Coverage ends:

- When a claim is paid
- When the policy is cancelled
- On the policy anniversary after the insured person's 70th birthday
- When the insured person dies
- When the premium is not paid for 30 days



Is there any reason your Express CII benefit will not be paid out?

There are some illness-specific exclusions. Before you enroll, please read the sample policies and the Definitions & Exclusions (including the exclusions for pre-existing conditions). Also, make sure the answers on your application are true and correct.

Can you change your Express CII plan to another Express CII plan?

Yes, you can change from the Express Critical Illness Basic plan to the Enhanced or Comfort plan by completing a new application.

Can you cancel your Express CII plan?

Yes, at any time, by sending a written request by mail.

Want to try this policy for 30 days for free?

You can. If you decide this Critical Illness insurance is not right for you within 30 days of receiving your policy, you can cancel and we'll give your money back.

What you should know about the cost of critical illness insurance?

The more information you provide about yourself, the less an insurer typically charges you for insurance. Express Critical Illness insurance only requires declaration of good health or asks three health questions, depending on the plan chosen, when you apply so the cost of this type of insurance is typically higher when compared to other critical illness policies ask you more health questions during their application process.. If you are in good health, it may be less expensive to apply for a product that asks more health questions, like Sun Critical Illness Insurance with the help of a Sun Life advisor.

Ready to
GO
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Ready to apply?

It's quick and easy to protect yourself in case life throws you a curve ball.

- Go to sunlife.ca/goCI to apply online or to find out what your monthly payments would be.
- If you have any questions, we're available to help - Call **1-844-528-0583** between 8am and 8pm.
- Need help determining the right Critical Illness Insurance for your needs? **Book an appointment** with a licensed advisor or use the critical illness insurance calculator at sunlife.ca/gofindoutCI to see how much insurance you need.

	● Basic Plan	● Enhanced Plan	● Comfort Plan
Illnesses covered	<ul style="list-style-type: none"> • Cancer 	<ul style="list-style-type: none"> • Cancer • Heart attack • Stroke 	<ul style="list-style-type: none"> • Cancer • Heart attack • Stroke • Coronary artery bypass surgery • Aortic surgery • Major organ transplant • Major organ failure – on waiting list
Age requirements	<ul style="list-style-type: none"> • 18-65 years old when you buy the policy 	<ul style="list-style-type: none"> • 18-65 years old when you buy the policy 	<ul style="list-style-type: none"> • 18-65 years old when you buy the policy
Coverage amount	<ul style="list-style-type: none"> • \$25,000 	<ul style="list-style-type: none"> • \$25,000 	<ul style="list-style-type: none"> • \$50,000 • \$5,000 (child benefits)
Additional benefits			<ul style="list-style-type: none"> • Rate guarantee for the first 5 years • Inflation protection • Teladoc Medical Experts* services - At any point during the lifetime of the policy you can access Teladoc Medical Experts to get answers to any of your medical questions. In addition, if you get critically ill, you will be connected with a leading expert that will review your diagnosis and your treatment plan and provide you with recommendations for moving forward. • Add up to 5 children for \$2.50 per month to provide coverage of \$5,000 per child

* Diagnosis of a critical illness, such as cancer, heart attack or stroke, must occur after the effective date of coverage and you must complete a survival period.
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