

Limited-time offer

Apply within 31 days

# Let's prepare you for whatever life brings

We don't always know what life will throw our way, but there are steps we can take to help prepare. Sun Life and Seventh Day Adventist Church in Canada want to make applying for optional life and critical illness insurance quick and easy. Together, we've tailored your exclusive offers to help support your financial wellness.

## IN THIS PACKAGE



Exclusive offers and rates



How to apply and get in touch



The fine print



Seventh Day Adventist Church in Canada

# What is optional life insurance?

There can often be a financial impact associated with the big events in our life. Planning for these events in advance, with insurance, can help ease financial stress on you and your family.

**Optional life insurance** offers a one-time payment that can help take care of the people you love when you're not there.

## Why do you need optional life insurance?



### **Ease financial hardship for your loved ones**

Did you know that 1 in 5 households would experience financial adversity immediately if a primary wage earner died suddenly?<sup>1</sup> With life insurance, family remains the number one priority when you can't be there, not money.



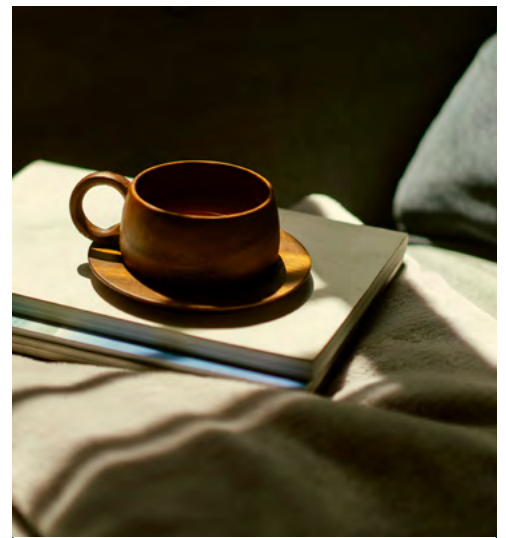
### **Security and protection for the family**

Funeral expenses, debts, paying for your children's future education. Could your family afford these and more without you?



### **Other insurance may not offer enough coverage**

Fill financial gaps from your group basic life insurance with optional life insurance and feel good about your family's future.



## Your coverage offer!

### **Coverage available in units of \$10,000**

- \$10,000 to \$300,000 for yourself
- \$10,000 to \$300,000 for your spouse

You'll need to answer some health questions.

See your **benefits booklet** for more information.



# Monthly cost per unit of \$10,000

Age band	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
Under 25	\$1.02	\$0.51	\$0.37	\$0.19
25 - 29	0.93	0.47	0.44	0.22
30 - 34	0.88	0.44	0.68	0.34
35 - 39	1.17	0.59	0.94	0.48
40 - 44	1.67	0.84	1.32	0.67
45 - 49	2.19	1.10	2.01	1.01
50 - 54	3.50	1.76	3.05	1.54
55 - 59	5.71	2.88	4.10	2.06
60 - 64	7.59	3.83	5.31	2.68
65 - 69	10.97	5.53	7.67	3.86

EXAMPLE FOR A FEMALE,  
NON-SMOKER, AGE 44

**01.**

How much coverage is needed?  
\$50,000

**02.**

How many units?  
 $\$50,000 / \$10,000 = 5$  units

**03.**

What's the rate in the table?  
\$0.67

**04.**

Here's the monthly cost!  
 $5 \times \$0.67 = \mathbf{\$3.33}$



Get up to \$15,000 of coverage for your children.

Pay \$1.21 per unit of \$5,000 each month.



# What is critical illness insurance?

**Critical illness insurance** offers a one-time payment<sup>2</sup> if you are diagnosed with a life-changing illness like a stroke, heart attack or cancer. This can help you focus on your recovery, knowing that you'll have money to help with your expenses.

## Why do you need critical illness insurance?



### **Recovery takes time**

Focusing on your recovery takes time and comes with financial costs. You may have to take more time off work than expected. A loved one may have to do the same to help care for you.



### **Other insurance may not offer enough coverage**

Other insurance or government health plans may not give you the financial support you need. Help fill those financial gaps with critical illness insurance.



### **Cover your daily costs**

You can choose how to spend the money, whether for childcare, household or personal care expenses, among other things.



### **Protect your savings**

You've worked hard to save over the years. Without critical illness insurance, you might have to dip into your savings to pay for additional medical costs.



## A limited-time offer just for you!

**Apply within 31 days** of your workplace benefits start date and get coverage from:

- \$20,000 to \$50,000 for yourself
- \$20,000 for your spouse

Coverage is available in units of \$10,000.

**All without answering any health questions.**<sup>3</sup>

Need more coverage? You'll need to answer health questions when applying.<sup>4</sup>

See your **benefits booklet** for more information.



# Monthly cost per unit of \$10,000

Age band	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
Under 25	\$1.43	\$1.22	\$1.35	\$1.14
25 - 29	1.43	1.22	1.35	1.14
30 - 34	2.30	1.67	2.65	1.99
35 - 39	2.94	2.05	3.77	2.45
40 - 44	5.51	3.28	7.10	3.88
45 - 49	10.86	5.47	10.52	5.14
50 - 54	19.58	8.64	16.82	7.84
55 - 59	32.28	13.29	20.39	9.80
60 - 64	51.54	21.76	26.27	13.87
65 - 69	90.07	41.54	41.42	23.86

EXAMPLE FOR A FEMALE,  
NON-SMOKER, AGE 44

**01.**

How much coverage is needed?  
\$50,000

**02.**

How many units?  
 $\$50,000 / \$10,000 = 5$  units

**03.**

What's the rate in the table?  
\$3.88

**04.**

Here's the monthly cost!  
 $5 \times \$3.88 = \mathbf{\$19.40}$



Get up to \$20,000 of coverage for your children.

Pay \$2.35 per unit of \$5,000 each month.

You or your spouse need coverage to buy child coverage.



Trusted medical support, when you need it the most.

**Sun Life Medical Second Opinion, by Dialogue**, provides you with dedicated and personalized support services. These services can help you make informed and confident decisions about your health care and treatment plans, if you're unsure about how to manage your medical condition or need additional support.

**Learn more at**

[sunlife.ca/second-opinion](http://sunlife.ca/second-opinion).

## BENEFITS WITH SUN LIFE



### Competitive rates

Available at low group rates.<sup>5</sup>



### It can go with you

Your coverage can stay with you, even if you leave your employer or retire.<sup>6</sup>



### Coverage for the family

You have the option to cover your spouse and dependent children.

## It's easy to enrol

Forms are available in your new hire kit.

01. Fill out an **enrolment form** and return it to your benefits administrator.
02. Want optional life coverage or more critical illness coverage? Fill out a **health statement** and return it to Sun Life.
03. You can also **name your beneficiary** if you don't have one already.

If approved, we'll tell you when coverage starts.  
For convenience, your monthly costs (premiums) are deducted from your paycheque.



## Questions?

Please contact your benefits administrator.

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

<sup>1</sup> Canadian Facts About Life, LIMRA, 2019.

<sup>2</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>3</sup> If you had an injury, sickness or medical condition in the 12 months before the effective date of coverage that was checked by a doctor or health-care provider (or even if it should have but wasn't) and it results in a covered condition within the first 12 months after your effective date of coverage, you aren't covered for that condition.

<sup>4</sup> If you and/or your spouse apply for coverage which, combined with any existing optional coverage through your employer, is more than the amounts specified above, we'll ask some health questions.

<sup>5</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. See your benefits booklet for the full definitions of the covered conditions.

<sup>6</sup> There are coverage maximums that apply when you convert your Optional Life Insurance from a group to an individual insurance plan. They vary depending on where you live.

### More of the details

You may cancel any Optional Life or Optional Critical Illness insurance benefit at any time. If you cancel within 30 days from the effective date of coverage, we'll return your premiums. 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 effect for you (and/or your spouse or dependent children, if applicable).

**This flyer provides a summary of coverage. For full terms, conditions, limitations and exclusions, please refer to the policy of insurance available through your Benefits Administrator. In the event of a discrepancy between this flyer and the policy, the terms of the policy take precedence.**

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