



# Sun Long Term Care Insurance

PRODUCT FEATURE SHEET

SUN LONG TERM CARE INSURANCE provides an income-style benefit if you become unable to care for yourself due to aging, an accident, illness or deteriorated mental abilities. It can help cover the cost of care over a lengthy period of time, bringing the peace of mind that comes with knowing that the financial burden of care won't rest entirely on your loved ones.

Life's brighter under the sun





## PLAN DETAILS

<p><b>What is it?</b></p>	<p>Sun Long Term Care Insurance provides a comprehensive income-style benefit when you're dependent. It's designed to help cover the cost of care services you need in any environment<sup>1</sup>, including:</p> <ul style="list-style-type: none"> <li>• your personal residence,</li> <li>• a retirement home, or</li> <li>• a long term care facility.</li> </ul> <p><sup>1</sup> We won't pay benefits when you are outside Canada or the United States for more than eight consecutive weeks.</p>
<p><b>Who can be covered?</b></p>	<p>People between ages 21 and 80.</p>
<p><b>How do you qualify for the benefit?</b></p>	<div style="text-align: center; padding: 10px;"> <p>Constant supervision by another person because of deteriorated mental ability</p> <p><b>OR</b></p> <p>Substantial physical assistance with at least two activities of daily living</p> <p><b>OR</b></p> <p>Stand-by assistance to perform bathing and transferring</p> </div>



Nearly **3 in 4** Canadians say their personal finances would be impacted if they were to develop a chronic health condition.



Nearly **half** of Canadians are worried about the cost of health care when they retire.

Source: Sun Life Canadian Health Index™, 2013.

Throughout this guide, the terms “you” and “your” refer to the person who is insured by the policy.

# Understanding dependency

## DETERIORATED MENTAL ABILITY

You're considered to have deteriorated mental ability<sup>2</sup> if you need continual supervision by another person for protection from threats to your 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.

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

## ACTIVITIES OF DAILY LIVING

<b>Bathing</b>	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. <sup>3</sup>  <sup>3</sup> Bathing doesn't include the ability to reach and wash the back or feet.
<b>Dressing</b>	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.  You're not dependent for dressing if reasonable alterations to or changes in the clothing you usually wear would let you dress yourself without substantial physical assistance.
<b>Toileting</b>	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.
<b>Transferring</b>	Transferring means moving into or out of a bed, chair or wheelchair, with or without the aid of assistive devices.
<b>Continence</b>	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.
<b>Feeding</b>	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.
<b>Assistive devices</b>	Assistive devices are aids that could be used to improve your functioning. If using an assistive device allows you to perform an activity of daily living safely and completely, you'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 so you can safely and completely perform the activities of bathing and transferring.<sup>4</sup>

<sup>4</sup>If you require stand-by assistance for only one of bathing or transferring, we consider you dependent when you also require substantial physical assistance to perform one of the other activities of daily living.

## HOW THE COVERAGE WORKS

<b>Benefit amount</b>	<p>Choose a:</p> <ul style="list-style-type: none"> <li>• Minimum weekly benefit: \$150</li> <li>• Maximum weekly benefit (for all long term care insurance coverage combined): \$2,300</li> </ul>
<b>Benefit period</b>	<p>The benefit period is the length of time we may pay a claim.</p> <p>Choose from:</p> <ul style="list-style-type: none"> <li>• 100 weeks (1.9 years)</li> <li>• 150 weeks (2.8 years)</li> <li>• 250 weeks (4.8 years)</li> <li>• Unlimited</li> </ul> <p>If the benefit period is limited by a maximum number of weeks, each payment we make reduces the number of weeks eligible to be paid. The maximum number of weeks in the period does not start over with a new claim.</p> <p>If the benefit period is unlimited, it's not affected by the payments made by Sun Life Financial.</p>
<b>Payment period</b>	<p>Choose to:</p> <ul style="list-style-type: none"> <li>• Pay for the lifetime of the policy (until the policy anniversary following your 100<sup>th</sup> birthday), or</li> <li>• Pay to the latest of 25 years, or to the policy anniversary after age 65.</li> </ul>
<b>Making a claim</b>	<p><b>Waiting period</b></p> <p>The waiting period is the length of time you must be continuously dependent before a claim is submitted.<sup>5</sup> It starts on the date you first require assistance for two or more activities of daily living or the date you first require continual supervision.</p> <p>The choices are: 90 days or 180 days.</p> <p><b>Palliative care (end-of-life care)</b></p> <p>Regardless of the waiting period in the contract, a claim may be submitted 30 days after you:</p> <ul style="list-style-type: none"> <li>• require substantial physical assistance for at least four activities of daily living;</li> <li>• have been diagnosed with a terminal disease, or illness by a qualified physician or another healthcare professional acceptable to us; and</li> <li>• are receiving palliative care that's supportive and provides comfort.</li> </ul> <p><sup>5</sup>The waiting period doesn't have to be met again when we receive proof the insured person qualifies for benefits within 180 days after we stopped paying benefits. The reason for the dependency doesn't have to be the same as for the previous claim.</p>

## ADDITIONAL OPTIONS – Purchase these options to enhance coverage

<b>Inflation protection</b>	<p>There are two options to protect the weekly benefit against inflation<sup>6</sup>:</p> <ul style="list-style-type: none"> <li>• <b>Option A:</b> Weekly benefit increases by 3% on each policy anniversary while the weekly benefit is payable.</li> <li>• <b>Option B:</b> Weekly benefit increases by 2% on each policy anniversary if the weekly benefit is not payable, and it increases by 3% on each policy anniversary while the weekly benefit is payable.</li> </ul> <p><sup>6</sup>There's no limit on increases; they're compounded annually and rounded to the nearest dollar.</p>
<b>Return of premium on death</b>	<p>If you die while the policy is in effect, we'll pay the returnable premium amount to the beneficiary named in writing. If no beneficiary is named, the returnable premium amount will be paid to the policy owner, or to their estate. The returnable premium amount is the sum of all premiums paid for the policy, minus:</p> <ul style="list-style-type: none"> <li>• any unpaid premiums plus interest, and</li> <li>• any benefit payments made.</li> </ul> <p>This option is available for issue ages 21-65.</p>

## ADDED PROTECTION – Included at no extra cost

<b>First payment bonus</b>	<ul style="list-style-type: none"> <li>• When we approve a new claim, the first payment includes a bonus amount. It's equal to 12 times the weekly amount.</li> <li>• If you're receiving palliative care and qualify for benefits after a 30-day waiting period, the bonus is equal to four times the weekly amount.</li> <li>• If the policy includes inflation protection, the bonus includes any accumulated increases to the weekly amount.</li> <li>• The first payment bonus doesn't affect the number of weeks remaining in the policy's benefit period.</li> </ul>
<b>Waiver of premium</b>	<p>When we approve a claim for benefits, we waive premiums for the policy. Premiums must be paid until we give notice that we've approved the claim.</p>
<b>Spousal waiver of premium</b>	<p>If both spouses are covered under policies, which includes Spousal waiver, premiums will be waived if one spouse dies or if we're paying benefits on either spouse's policy (even after we've paid benefits for the entire benefit period on the spouse's policy).</p> <p>To qualify for the benefit, each spouse must have a policy that has been continuously in effect with no approved claim, from the dates they came into effect until:</p> <ul style="list-style-type: none"> <li>• both policies have reached their 10<sup>th</sup> policy anniversaries, or</li> <li>• both spouses have had their 86<sup>th</sup> birthdays.</li> </ul>
<b>Extended term insurance</b>	<p>If a premium payment is missed, this protection may automatically continue coverage for a fixed period of a time. The length of time the coverage continues is set out in the Extended term insurance schedule in the policy. The weekly amount, waiting period and benefit period will not change. While the policy continues as extended term insurance:</p> <ul style="list-style-type: none"> <li>• money can't be put into the withdrawable premium fund;</li> <li>• we won't pay a first payment bonus;</li> <li>• return of premium on death ends, if included in the policy; and</li> <li>• inflation protection ends, if included in the policy.</li> </ul>

## PREMIUMS

<b>Premium frequency</b>	<p>Choose to pay:</p> <ul style="list-style-type: none"> <li>• Annually, by cheque, or</li> <li>• Monthly, by pre-authorized chequing (PAC).</li> </ul> <p>If 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. For example, if the annual premium is \$400, the monthly premium is <math>400 \times .09</math>, which equals \$36.</p>
<b>Premium guarantee</b>	<p>Premiums won't change for the first five years from the policy issue date. After that, we may increase or decrease the premium on a policy anniversary. If we do make a change, we'll give advance notice of the change. The new premium will be guaranteed for at least another five policy years.</p>



## OTHER INFORMATION

<b>Policy anniversary</b>	Falls each year on the date the policy came into effect.
<b>Change in insurability</b>	We may need you to provide us with evidence of any change in your health or insurability that takes place between the time the application was signed and the time the policy is delivered.
<b>When coverage begins</b>	<p>If we receive payment with the application, we may provide retroactive coverage as of the date the application was signed. The terms, conditions and exclusions of retroactive coverage are set out in the receipt for application payment.</p> <p>If we don't receive a payment, there isn't any retroactive coverage. Coverage begins when:</p> <ul style="list-style-type: none"><li>• the policy is delivered,</li><li>• the first payment is made, and</li><li>• (when required) you have given us sufficient evidence that there's been no change in your insurability between the time the application was signed and the time the policy is delivered.</li></ul>

## LIFESTAGECARE™ – Care resources for you and your family

From the moment the policy is issued and as long as it remains in force, the policy owner and the insured person (if different) and their families can access valuable resources through LifestageCare – a national, bilingual service, available by phone or online, 24 hours a day, seven days a week. LifestageCare offers unbiased information about local, qualified health care and personal care providers that meets your individual and family needs, at every stage of life.

- **Seniors** – for information on aging, retirement residences, nursing homes, home care, and community care.
- **Self-care** – for personal advice and well-being, treatment, counselling, and physical rehabilitation.
- **Children and teens** – for parenting, child care, and special needs services.

LifestageCare is currently available to new and existing long-term care insurance policy owners of Sun Life Financial. It's not a guaranteed feature of the product and may be withdrawn at any time.

LifestageCare is a trademark of TakingCare Inc.

## Questions? We're here to help.

Talk to an advisor about Sun Life Financial today!

For more information and resources, visit [www.sunlife.ca/LTCI](http://www.sunlife.ca/LTCI) | Call 1 877 SUN-LIFE (1 877 786-5433)

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