

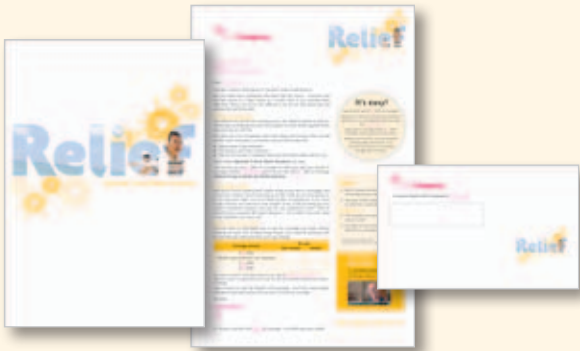


**VALUE FOR...**

**Plan members:** Plan members have access to Optional Critical Illness Insurance (CII) at competitive group rates. Our personalized plan member education and enrolment kits provide the necessary information and tools to help plan members make an informed decision about their insurance needs. Coverage may also be available to their spouses and dependent children.

**Plan sponsors:** Group CII can complement the existing benefits offering at no additional cost to the plan sponsor, with little additional administrative effort.

FEATURES	ADVANTAGES	BENEFITS
Three plan options to choose from	Plan sponsors can choose to offer coverage for 3, 11 or 19 conditions.	Flexibility to meet virtually any group's needs and budget.
Best Doctors services	Using its database of over 50,000 medical specialists from around the world, this service provides information to plan members, their spouse and dependent children about access to medical advice and related services.	Plan members will appreciate the value of access to specialized services, that include: <ul style="list-style-type: none"> <li>■ an in-depth review of their medical files to help verify diagnosis and to help develop a treatment plan,</li> <li>■ access to specialists who are best qualified to meet their medical needs,</li> <li>■ continued monitoring of their treatment process to ensure their medical priorities are met, and</li> <li>■ assistance in making reservations and booking accommodation should they need to travel for medical care.</li> </ul>
Group rates	Plan members can take advantage of 'group buying power' and obtain coverage at competitive group prices.	Plan members recognize the cost-effectiveness of purchasing coverage through their group plan.  Plan sponsor is not affected by the costs of the benefit – premium is 100% paid by the plan member.

FEATURES	ADVANTAGES	BENEFITS
Minimal administrative effort	We manage the education and awareness process, helping plan members understand the value of having Optional CII.	Plan sponsor can provide more for their plan members without added effort – makes the process easy for the plan sponsor.
Portable coverage	Plan members can maintain up to \$100,000 of their coverage, even when they leave their group plan, by simply calling Sun Life at 1-877-893-9893 and applying for continued coverage over the phone.	Plan members feel their employer has an interest in taking care of them, even if they need to leave their group plan.
Stand-alone product (for groups with 100 + lives)	Plan sponsors can provide this group coverage to members even if they have a different carrier for their other benefits.	Plan members have access to valuable coverage they may not have through their regular benefits provider.
Coverage available without proof of good health	Plan members have 31 days to enrol for certain amounts of coverage without having to provide proof of good health. <i>Note: There is a pre-existing condition provision on amounts that do not require proof of good health.</i>	All eligible plan members have access to this valuable coverage.
Reduced pre-existing condition provision	Previously, any symptoms and/or medical conditions that the plan member experienced 24 months prior to and 24 months after their effective date of coverage would not have been covered; the new provision is now only 12 months prior and 12 months after the effective date.	A reduced pre-existing condition provision (for amounts that do not require proof of good health) means plan members can be covered sooner.
Complete plan member enrolment kits	We develop personalized plan member education and enrolment kits, with personalized premium rates (if data is available), to help plan members understand the benefits and enrolment process.  	Plan members feel empowered to make the right buying decision.  Endorsement from plan sponsor increases the 'trust' factor when plan members receive their kits.

## WHY SUN LIFE?

- Dedicated team solely focused on development, promotion and management of voluntary benefits
- We work with the plan sponsor to provide customized plan member education and enrolment kits

For more information, please speak to your group representative.

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