



Life, critical illness and health insurance plans

that fit your life today and in the future.



Sun Life

Life's brighter under the sun

How Sun Life can help

Going through a job change isn't easy. It involves many different emotions, questions and important decisions. We're here to help you through it.

We understand that replacing your workplace insurance coverage may not be what matters most to you right now. We offer a range of health and dental, life and critical illness coverage options. This includes guaranteed-conversion plans that are **available only within a limited timeframe**, so it's important to act soon.

To help, we've created insurance plans to fit your needs – both now and in the future. Here are some of the reasons to consider staying with us.



Helpful advice when you need it

Our team of licensed financial services consultants (registered as financial security advisors in Quebec) can assess your coverage needs today, and recommend solutions that match your budget.



Protect what matters most by replacing your coverage

Contact us within the timeframes outlined in the table on page 3 to replace your life insurance, critical illness insurance or health and dental benefits.



Flexibility to choose what's right for you

We'll help you choose the right coverage based on your needs. You can always add more, make changes to or cancel your coverage at any time.



Easy and convenient access to your coverage info

You'll be able to review and manage your coverage through mysunlife.ca and the **my Sun Life Mobile**. Use the same sign-in ID and password from your workplace plan.



In-person guidance and support

If you prefer in-person guidance and support, or have specific tax or estate-planning needs, we can refer you to a Sun Life Financial advisor in your area.



You can have confidence in continuing your relationship with a provider that millions of Canadians trust to help achieve lifetime financial security.



Replacing your life, critical illness or health insurance benefits can be easy. Over the phone or online

All the life and health insurance options in this brochure have applicable maximums, as outlined on pages 5-11.

We've summarized your options here, with more details in the *Understanding your options* section on page 5. Some of these options are only available for a limited time, so act now. Call us at **1-877-893-9893**. A financial services consultant will help find the right insurance and health benefit solutions to fit your budget, meet your financial needs and help you enrol over the phone. If you prefer to do it yourself, visit **sunlife.ca/choicesproducts** to get a quote or apply online. It's fast and easy.

Life insurance		Health insurance	
Guaranteed conversion	My Life Choice	Choices Critical Illness Insurance	Health Coverage Choice
Eligibility window (starts the day your workplace coverage ends)			
31 days	60 days	60 days	60 days
Convert your life insurance to a new, individual policy with no health questions or medical tests. For Quebec residents, coverage is also available for your spouse and children.	Transfer your and your spouse's life insurance coverage if you're age 18 to 65. A few simple health questions apply.	Transfer your Sun Life workplace critical illness insurance, if you're age 18 to 65, or 69, depending on when your employer coverage ends. You may transfer it for yourself, your spouse and your children without any health questions or medical tests.	Replace extended health and dental insurance with no medical exam if you're age 18 to 74.
Over age 65? Call us today to learn about other products available to you.			

We're here to help. Call or go online today to get a quote or apply.



1-877-893-9893
8 a.m. to 8 p.m. ET | Monday to Friday



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Understanding your options

Use the information below to help you decide what's right for you. You can read it on your own or give us a call to go over it together. We'll take as much time as you need to answer all your questions and help you make the right choice.

Life insurance options

You have two options available to replace your workplace life insurance coverage, depending on your needs. If replacing your life insurance is a temporary or long-term need, we have options for you. **My Life Choice** is a flexible, low-cost option when compared with our other life insurance products, if you don't mind answering health questions to apply. If you'd prefer not to answer any health questions, we can refer you to a Sun Life Financial advisor in your area to review your **guaranteed life insurance conversion** option. An advisor can also discuss other life insurance options to make sure you get the right coverage.

To find out which option is right for you, contact one of our financial services consultants at **1-877-893-9893**, from 8 a.m. to 8 p.m. ET, Monday to Friday. You can also visit [sunlife.ca/choicesproducts](https://www.sunlife.ca/choicesproducts) to get a quote or apply online.

Here is a summary of our two life insurance options, but for full and complete product information please contact us, as exclusions and limitations may apply.

	Guaranteed life insurance conversion	My Life Choice
What is it?	An individual policy, either for a specific term or permanent coverage Coverage is guaranteed Purchased through a Sun Life Financial advisor	An individual policy, yearly renewable term coverage only A few health questions to qualify Purchase over the phone with a licensed financial services consultant or at sunlife.ca/choicesproducts
Who can apply?	For you and your spouse For residents of Quebec, for you, your spouse and your children	For you and your spouse, if you're between the ages of 18-65
When do you have to apply?	Within 31 days from the date your workplace coverage ends	Within 60 days from the date your workplace coverage ends
How long does coverage last?	You can choose the term of your coverage, which renews every year until age 65; or permanent life insurance coverage, which is fully paid up to age 100	Term coverage, which renews every year until age 80 Reduction of 50% of face value at age 70
How much coverage is available?	Up to \$200,000, with no minimum amount Up to \$400,000 for residents of Quebec	Up to \$1,000,000, with a minimum of \$1,000
What's involved when you apply?	No health questions or medical tests	A few simple health questions that vary based on how much coverage you apply for, but no medical tests

What does it cost?	Premiums depend on the amount of coverage and whether you choose term or permanent coverage, but are typically higher since coverage is guaranteed	Premiums depend on the amount of coverage, but are typically lower than other Sun Life offerings since you have to answer basic health questions
Is additional coverage available?	Not on the term coverage, but you can add an accidental death benefit on the permanent life insurance coverage	You can add accidental death coverage, which pays a benefit on top of any other insurance if your death is due to an accident Ends at age 70

Health insurance options

Choices critical illness insurance – for you, your spouse and your dependent children

When transferring your coverage, we use the start date from your workplace coverage for your new plan. It means that certain exclusions that normally apply to new plans, such as the moratorium period, will not restart. During the moratorium period, you are not eligible for a benefit payment if you're diagnosed with, or have signs or symptoms of, a covered condition. It continues for 90 days for benign brain tumour and cancer, and 1 year for Parkinson's disease. We'll also use the start date of your workplace coverage for the pre-existing condition exclusion.

You and your spouse must be age **18 to 65** (or 69 if that's the maximum under your former employer's plan).

Your dependent children can apply for their own coverage when they're no longer eligible under your Choices critical illness plan.

Health Coverage Choice – for you, your spouse and your dependent children

We help make it easy to keep health care and dental coverage for you and your family. If you're age 18 to 74, you can get a quote or apply online at sunlife.ca/choicesproducts or over the phone with one of our financial services consultants **within 60 days** of the date your group coverage ends.

There's no medical exam and you can get coverage for you, your spouse and your dependent children. As well, your dependent children can apply for their own Health Coverage Choice when they're no longer eligible under your plan. All covered persons must be residents of Canada and covered under their provincial or territorial health plan and drug insurance. See page 8 for more details.

If you're a Quebec resident, you must enrol for prescription drug coverage with RAMQ when you leave your workplace plan, unless you're eligible for group coverage elsewhere. Health Coverage Choice doesn't take the place of a group health insurance plan providing prescription drug coverage and is second payer to comply with RAMQ. Visit ramq.gouv.qc.ca and select **Citizens > Prescription drug insurance** or call **1-800-561-9749** for more details.

Value-added services

Lumino Health – included with life and health insurance options

You, your spouse and dependent children will have access to Lumino Health – an innovation from Sun Life. Lumino Health is Canada's largest health network. Get access to health-care providers, healthy tips and offers on products and services. In just a few clicks you can:

Find and book appointments with health-care professionals in-person and virtually. Refine your search based on location, patient ratings and cost information. Favourite your providers for quick reference.

Discover health resources and offers from a wide range of companies. Also, you may benefit from exclusive discounts on products and services. From vision and hearing to mental health, find exactly what you need.

Access health articles that feature advice from health experts. Find information on fitness, food, mental health and more.

Teladoc Medical Experts – included with Choices Critical Illness insurance

You, your spouse, dependent children, parents and parents in law will have access to Teladoc Medical Experts, a medical consultation service. Teladoc Medical Experts will provide an in-depth medical review of your case and/or information about resources within or outside of Canada, including availability, referral process and cost. In addition, if you get critically ill, you'll be connected with a leading expert to review your diagnosis and your treatment plan, and provide you with recommendations for moving forward. What's more, you can use Teladoc Medical Experts' services up to 4 months from the time your critical illness claim is paid.

For more information about Teladoc Medical Experts, call **1-877-419-2378** or visit teladoc.ca/medical-experts.

Sun Life offers other health insurance products. Call or go online today to get a quote or apply.



1-877-893-9893

8 a.m. to 8 p.m. ET | Monday to Friday



sunlife.ca/personalhealth



Health Coverage Choice – 3 levels of extended health care and dental plans

We make it easy to replace health care and dental coverage for you and your family. If you're age 18-74, you have **60 days** after your workplace or retiree group coverage ends to replace it with Health Coverage Choice. You can: apply online at sunlife.ca/choicesproducts, or call us at **1-877-893-9893** Monday to Friday, 8 a.m. to 8 p.m. ET.

- There's no medical exam or health questions when you apply.
- You can get coverage for you, your spouse and dependent children.
- Your dependent children can also apply for their own coverage once they're no longer eligible under your plan due to their age or student status.

To be eligible, you must have been enrolled in a workplace or retiree group benefits plan within the past 60 days. For your spouse and dependent children to be eligible, they must have been covered under your workplace or retiree group plan. All covered persons must be residents of Canada and covered under their provincial or territorial health and drug insurance plan.

Please note: To be eligible for dental coverage, everyone on the application must have had dental coverage through your workplace plan or your retiree group plan.

The coverage maximums below are per insured person and per calendar year unless we state otherwise. A calendar year is January 1 to December 31. These plans don't cover expenses that government health and drug plans cover.

If you're in good health and don't mind answering a few more questions, you could benefit from lower rates with some of our other coverage options. Let us help you decide what products fit your situation best. Learn about other options by visiting sunlife.ca/personalhealth, or by calling **1-877-893-9893**.

Choose the right plan for you

Health and Dental Choice A: A dependable solution that helps protect you and your family for core medical, vision and dental expenses at an affordable cost.

Health Choice B: An enhanced plan that provides expanded medical coverage for you and your family.

Health Choice C: A complete solution if you and your family need medical, emergency travel medical and optional dental coverage with higher annual and lifetime coverage maximums.

	Health and Dental Choice A	Health Choice B	Health Choice C
Prescription drugs	<p>All 3 plans include:</p> <ul style="list-style-type: none"> • Pay Direct Drug card (except in Quebec) • No deductible • Smoking cessation medication (\$250 lifetime maximum) 	<ul style="list-style-type: none"> • 80% reimbursement • \$500 annual maximum • Up to \$5.00 paid towards dispensing fees on prescriptions 	<ul style="list-style-type: none"> • 80% reimbursement • \$1,300 annual maximum • Full coverage of reasonable and customary dispensing fees up to the plan reimbursement
	<ul style="list-style-type: none"> • 80% reimbursement • \$2,600 annual maximum • Full coverage of reasonable and customary dispensing fees up to the plan reimbursement 		

We're here to help. Call or go online today to get a quote or apply.



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		Health and Dental Choice A	Health Choice B	Health Choice C
Supplemental health care	Reimbursement	<ul style="list-style-type: none"> 80% reimbursement 	<ul style="list-style-type: none"> 100% reimbursement 	<ul style="list-style-type: none"> 100% reimbursement
	Hearing aids	<ul style="list-style-type: none"> \$300 maximum every 5 years 	<ul style="list-style-type: none"> \$400 maximum every 5 years 	<ul style="list-style-type: none"> \$600 maximum every 5 years
	Accidental dental	<ul style="list-style-type: none"> \$2,000 per fracture or injury per year 	<ul style="list-style-type: none"> \$5,000 lifetime maximum 	<ul style="list-style-type: none"> \$5,000 lifetime maximum
	Ambulance	<ul style="list-style-type: none"> Ground ambulance service No coverage for air ambulance 	<ul style="list-style-type: none"> Ground ambulance service No coverage for air ambulance 	<ul style="list-style-type: none"> Ground ambulance service Air ambulance \$5,000 maximum per incident
	In-home nursing ¹	<ul style="list-style-type: none"> \$2,500 annual maximum and a \$20,000 lifetime maximum combined with medical equipment and services 	<ul style="list-style-type: none"> \$5,000 annual maximum and a \$25,000 lifetime maximum 	<ul style="list-style-type: none"> \$5,000 annual maximum and a \$25,000 lifetime maximum
Medical equipment and services		Medical equipment and services have a \$2,500 annual maximum and a \$20,000 lifetime maximum combined with in-home nursing	Medical equipment and services have a \$2,500 annual maximum	Medical equipment and services have a \$5,000 annual maximum
	Orthopedic shoes	<ul style="list-style-type: none"> \$200 annual maximum 	<ul style="list-style-type: none"> \$250 annual maximum 	<ul style="list-style-type: none"> \$250 annual maximum
	Blood glucose monitor	<ul style="list-style-type: none"> \$150 every 5 years 	<ul style="list-style-type: none"> \$250 every 5 years 	<ul style="list-style-type: none"> \$300 every 5 years
	Continuous glucose monitors	<ul style="list-style-type: none"> Reasonable and customary services and charges 	<ul style="list-style-type: none"> Reasonable and customary services and charges 	<ul style="list-style-type: none"> Reasonable and customary services and charges
	Medically necessary wigs and hair pieces	<ul style="list-style-type: none"> \$100 annual maximum 	<ul style="list-style-type: none"> \$350 lifetime maximum 	<ul style="list-style-type: none"> \$500 lifetime maximum
	Wheelchairs, walkers and traction kits	<ul style="list-style-type: none"> \$1,000 lifetime maximum 	<ul style="list-style-type: none"> \$4,000 lifetime maximum 	<ul style="list-style-type: none"> \$4,000 lifetime maximum
	Hospital bed, oxygen	<ul style="list-style-type: none"> Reasonable and customary services and charges 	<ul style="list-style-type: none"> \$1,500 lifetime maximum for hospital beds 	<ul style="list-style-type: none"> \$1,500 lifetime maximum for hospital beds
	Casts, crutches	<ul style="list-style-type: none"> Reasonable and customary services and charges 	<ul style="list-style-type: none"> \$300 annual maximum 	<ul style="list-style-type: none"> \$500 annual maximum
	Prosthetic appliances (e.g. artificial limbs)	<ul style="list-style-type: none"> Reasonable and customary services and charges 	<ul style="list-style-type: none"> Reasonable and customary services and charges Breast prosthesis: \$200 annual maximum 	<ul style="list-style-type: none"> Reasonable and customary services and charges Breast prosthesis: \$200 annual maximum
Vision care	Vision care includes coverage for: <ul style="list-style-type: none"> Prescription eye glasses Prescription contact lenses Prescription sunglasses Laser eye surgery 	<ul style="list-style-type: none"> 100% reimbursement \$150 maximum every 2 years, including \$50 maximum per eye exam 	<ul style="list-style-type: none"> 100% reimbursement \$200 maximum every 2 years, including \$50 maximum per eye exam 	<ul style="list-style-type: none"> 100% reimbursement \$300 maximum every 2 years, including \$50 maximum per eye exam

		Health and Dental Choice A	Health Choice B	Health Choice C
Paramedical practitioners	Paramedical practitioners include: <ul style="list-style-type: none"> Chiropractors, including 1 x-ray examination per year Registered massage therapists Naturopaths and acupuncturists Osteopaths, including 1 x-ray examination per year Physiotherapists Podiatrists or chiropodists, including 1 x-ray examination per year Speech language pathologists Psychologists and social workers 	<ul style="list-style-type: none"> 80% reimbursement \$25 maximum per visit Up to \$250 per year, per type of practitioner Psychologist/social worker: \$60 per visit maximum up to \$300 per year 	<ul style="list-style-type: none"> 100% reimbursement No per visit maximum \$300 per year per type of practitioner and combined maximum up to \$500 per year Psychologist/social worker: \$70 per visit up to 7 visits per year 	<ul style="list-style-type: none"> 100% reimbursement No per visit maximum \$300 per year per type of practitioner and combined maximum up to \$650 per year Psychologist/social worker: \$75 per visit up to 10 visits per year
Semi-private hospital room		<ul style="list-style-type: none"> 50% reimbursement \$5,000 annual maximum 	<ul style="list-style-type: none"> \$175 daily maximum 85% reimbursement \$5,000 annual maximum Convalescent hospital: \$20 per day up to 180 days per incident 	<ul style="list-style-type: none"> \$200 daily maximum 85% reimbursement \$5,000 annual maximum Convalescent hospital: \$20 per day up to 180 days per incident
	Combined lifetime maximum for above expenses²	<ul style="list-style-type: none"> \$250,000 lifetime maximum 	<ul style="list-style-type: none"> \$250,000 lifetime maximum 	<ul style="list-style-type: none"> \$300,000 lifetime maximum
Emergency travel medical		<ul style="list-style-type: none"> No coverage 	<ul style="list-style-type: none"> 100% reimbursement \$1 million lifetime maximum Coverage provided for the first 60 days of a trip Covers travel outside of your province or territory or outside of Canada Available until the age of 80 If you have a pre-existing medical condition where symptoms have appeared or required medical attention, hospitalization or treatment (this includes changes in medication or dosage), and existed during the 9 months before your trip, expenses related to this condition are not included 	<ul style="list-style-type: none"> 100% reimbursement \$1 million lifetime maximum Coverage provided for the first 60 days of a trip Covers travel outside of your province or territory or outside of Canada Available until the age of 80 If you have a pre-existing medical condition where symptoms have appeared or required medical attention, hospitalization or treatment (this includes changes in medication or dosage), and existed during the 9 months before your trip, expenses related to this condition are not included

		Health and Dental Choice A	Health Choice B	Health Choice C
Dental	To be eligible for dental coverage, everyone on the application must have had dental coverage through your workplace benefits plan. Also, there's a 1-year waiting period before coverage begins for restorative services.			
		Included	Optional	
	Preventive services include: <ul style="list-style-type: none"> Examinations and diagnosis Tests, x-rays and lab exams White fillings Scaling and extractions Recall visits every 9 months Minor emergency treatment 	<ul style="list-style-type: none"> 80% reimbursement \$700 annual maximum 	<ul style="list-style-type: none"> 80% reimbursement \$700 annual maximum combined with restorative 	<ul style="list-style-type: none"> 80% reimbursement Year 1: \$750 annual maximum Year 2+: \$1,000 annual maximum combined with restorative
Restorative services include: <ul style="list-style-type: none"> Endodontics Periodontics Oral surgery Crowns Onlays Bridges Dentures (and repairs) 	<ul style="list-style-type: none"> No coverage 	<ul style="list-style-type: none"> 50% reimbursement \$700 annual maximum combined with preventive 1-year waiting period before coverage begins 	<ul style="list-style-type: none"> 50% reimbursement \$1,000 annual maximum combined with preventive 1-year waiting period before coverage begins 	

¹ In-home nursing includes services of registered nurses, registered practical nurses or registered nursing assistants.

² Lifetime maximum applies to drug, supplemental health care, paramedical practitioners, vision and semi-private hospital room.

This summary does not provide full or complete product information. Please contact Sun Life for the full terms and conditions, exclusions and limitations of the above policies. You can download a sample policy from the coverage table on sunlife.ca/hcc or by calling 1-866-637-4556, Monday to Friday from 8 a.m. to 8 p.m. ET.

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Can we help?



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- To get a quote or apply online visit **sunlife.ca/choicesproducts**.

Respecting your privacy

Respecting your privacy is a priority for the Sun Life group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit **sunlife.ca/privacy**.

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