

SunAdvantage™

Group Critical Illness Insurance for Small Business



Your benefits plan helps to attract and retain talent. It builds employee loyalty. Critical Illness Insurance (CII) coverage further enhances your plan.



Value for employees, value for you

Buying CII from Sun Life has these advantages:

- We have a specialized team for CII claims.
- Our dedicated Business Development team can help you make the best choice for your business.



Group rates

Both plan sponsors and plan members can take advantage of “group buying power.” They can obtain coverage at competitive group prices.

You can offer your employees basic coverage and optional coverage. Plan sponsors pay the premiums for basic coverage while plan members pay the premiums for optional coverage.¹



Portable coverage

Our coverage is portable. Plan members leaving the SunAdvantage plan can transfer their coverage to an individual insurance plan.

To apply to transfer critical illness insurance coverage, plan members need to call Sun Life at 1-877-893-9893.



Sun Life Medical Second Opinion, by Dialogue²

If the plan member or the plan member’s spouse is covered for Critical Illness, the plan member and the plan member’s spouse, children, parents and parents-in-law have access to Sun Life Medical Second Opinion services. If only the plan member’s children are covered for Critical Illness, no access to Sun Life Medical Second Opinion services is provided. Sun Life Medical Second Opinion includes services to help find an appropriate medical specialist or, when a person has been diagnosed with a serious medical condition, obtain a second opinion from a medical expert, even if it is not a covered condition under this Critical Illness benefit. Sun Life Medical Second Opinion services, provided by Dialogue, are not insured or administered by Sun Life.



Two flexible plan options to choose from

SunAdvantage plan sponsors can choose to offer one of the following two plan options:

Number of covered conditions	3	25
Cancer (life-threatening)	✓	✓
Heart attack	✓	✓
Stroke	✓	✓
Aortic surgery		✓
Aplastic anemia		✓
Bacterial meningitis		✓
Benign brain tumor		✓
Blindness		✓
Coma		✓
Coronary artery bypass surgery		✓
Deafness		✓
Dementia, including Alzheimer's disease		✓
Heart valve replacement or repair		✓
Kidney failure		✓
Loss of independent existence		✓
Loss of limbs		✓
Loss of speech		✓
Major organ failure on waiting list		✓
Major organ transplant		✓
Motor neuron disease		✓
Multiple sclerosis		✓
Occupational HIV infection		✓
Paralysis		✓
Parkinson's disease and specified atypical parkinsonian disorders		✓
Severe burns		✓

Flexibility to meet virtually any group's needs and budget.

Coverage options

Basic	<ul style="list-style-type: none"> • Employer paid, mandatory for all employees • No proof of good health required
Optional	<ul style="list-style-type: none"> • Employee paid • Proof of good health required • Optional spousal coverage may also be available

Participation requirements

Size of group	Coverage options available
3 - 24 employees	Basic
25 - 49 employees	Basic + optional ³

Participation requirements

Size of group	Max coverage per employee	Non-evidence max coverage per employee
3 - 9 employees	Up to \$50,000	Up to \$25,000
10 - 19 employees	Up to \$75,000	Up to \$25,000
20 - 24 employees	Up to \$100,000	Up to \$25,000
25+ employees	Up to \$100,000	Up to \$100,000



Coverage for dependent children

Coverage for dependent children is available when you choose optional coverage. Children are covered for an additional 6 child-specific illnesses.⁴

Each child can get up to \$20,000 of coverage. Premiums for CII coverage for children is a flat amount – regardless of the number of covered children.

Why Sun Life?

- SunAdvantage helps you offer an affordable benefit plan to help you keep your most valuable asset: your employees.
- For small business owners, time is money. So we make plan set-up and administration easy and simple.
- Need help? You can contact us on-line or by phone. Both options provide you and your plan members access to best-in-class service and support

How to contact us:

- E-mail: smallbusiness@sunlife.ca
- Toll Free: 1-800-816-6661
- Visit: sunlife.ca/smallbusiness

¹ Not all SunAdvantage groups may qualify for optional coverage. Please check with your service representative.

² Dialogue is a wholly owned subsidiary of Sun Life Assurance Company of Canada operating as a stand-alone entity. All representations about the services of Sun Life Medical Second Opinion, by Dialogue, are those of Dialogue Health Technologies Inc. and not Sun Life Assurance Company of Canada. Sun Life Assurance Company of Canada cannot guarantee the availability of the services and reserves the right to cancel the services with notice.

³ Combined maximum for basic and optional coverage per person is \$150,000.

⁴ Cerebral palsy, Congenital heart disease, Cystic fibrosis, Down syndrome, Muscular dystrophy and Type 1 diabetes