



Sun Retirement Health Assist

PRODUCT FEATURE SHEET

SUN RETIREMENT HEALTH ASSIST 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 you and your family manage the cost of care services that come from being dependent for a long period of time.

Life's brighter under the sun

Sun 
Life Financial



PLAN DETAILS

<p>What is it?</p>	<p>Sun Retirement Health Assist provides an income-style benefit when you're dependent. It's designed to help cover the cost of care services you need in any environment¹, including:</p> <ul style="list-style-type: none"> • your personal residence, • a retirement home, or • a long term care facility. <p>¹ We will not pay benefits when you're outside Canada or the United States for more than eight consecutive weeks.</p>
<p>Who can be covered?</p>	<p>People between ages 45 and 71.</p>
<p>How do you qualify for the benefit?</p>	<div style="text-align: center;"> <p>Constant supervision by another person because of deteriorated mental ability</p> <p>OR</p> <p>Substantial physical assistance with at least two activities of daily living</p> <p>OR</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 ability² 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.

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

ACTIVITIES OF DAILY LIVING

Bathing	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. ³ ³ Bathing doesn't include the ability to reach and wash the back or feet.
Dressing	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.
Toileting	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.
Transferring	Transferring means moving into or out of a bed, chair or wheelchair, with or without the aid of assistive devices.
Continence	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.
Feeding	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.
Assistive devices	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.⁴

⁴If 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

Benefit amount	Choose a: <ul style="list-style-type: none">• Minimum weekly benefit: \$500• Maximum weekly benefit (for all long term care insurance coverage combined): \$2,300
Benefit period	The benefit period is the length of time we may pay a claim once you're dependent, as defined in the policy. The benefit period for Sun Retirement Health Assist is unlimited.
Payment period	Pay for the lifetime of the policy (until the policy anniversary following your 100 th birthday).
Making a claim	<p>Coverage effective date</p> <p>This coverage provides benefits after the coverage effective date when the requirements to qualify have been met. The coverage effective date is shown in the policy. It is the later of:</p> <ul style="list-style-type: none">• five consecutive policy years from the policy date, or• the policy anniversary immediately following your 65th birthday. <p>A claim should not be submitted until after the coverage effective date.</p> <div data-bbox="430 751 1468 955"><p>Dependency beginning before the coverage effective date</p><ul style="list-style-type: none">• If dependency begins before the coverage effective date and continues beyond that date, a claim may be submitted, but no later than 120 days after the coverage effective date.</div> <div data-bbox="430 982 1468 1163"><p>Dependency beginning on or after the coverage effective date</p><ul style="list-style-type: none">• If dependency begins on or after the coverage effective date, we must receive a claim within 120 days of the start of the dependency.</div> <p>Waiting period</p> <p>The waiting period is the length of time you must be continuously dependent after the coverage effective date and before a claim will be paid.⁵</p> <p>The choices are: 365 days (1 year), or 730 days (2 years).</p> <p>⁵The waiting period doesn't have to be met again when we receive proof you qualify 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>
Inflation protection	The weekly benefit amount will increase by 3% each policy anniversary while the weekly benefit is payable. ⁶
Automatic Return of premium on death	If you die before the coverage effective date, the premiums returned will be: <ul style="list-style-type: none">• the total of all the premiums paid for the policy,• minus any unpaid premiums plus interest. We'll pay the returnable premium amount to the beneficiary named in writing. If no beneficiary is named, the returnable premium will be paid to the policy owner or to their estate.
Waiver of premium	We won't make a payment if you die on or after the coverage effective date.
Waiver of premium	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.

ADDITIONAL OPTIONS

Optional Return of premium on death

If the optional Return of premium on death is included on the policy and you die, we will 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 their estate. The premiums returned will be:

- the total of all premiums paid for this policy,
- minus any unpaid premiums plus interest, and
- minus any benefit payments we made.

PREMIUMS

Premium frequency

Choose to pay:

- Annually, by cheque, or
- Monthly, by pre-authorized chequing

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 $\$400 \times .09$, which equals \$36.

Premium guarantee

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.

OTHER INFORMATION

Policy anniversary

Falls each year on the date the policy came into effect.

Change in insurability

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.

When your policy begins

The policy begins when:

- the policy is delivered,
- the first payment is made, and
- (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.

LIFESTAGECARE™ – Care resources for you and your family

From the moment the policy is issued and as long as it remains in force, you 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 | Call 1 877 SUN-LIFE (1 877 786-5433)

Sun Life Assurance Company of Canada is a member of the Sun Life Financial group of companies.

© Sun Life Assurance Company of Canada, 2013.

810-4081-12-13