

Insurance options for plan members on termination of group benefits



Note to Group Benefits Administrator: Please complete and provide this notice of conversion privilege form to a plan member whose life and/or spouse's life insurance is reducing or terminating. (Does not apply to plan members who choose to cancel or reduce their coverage.)

Life insurance

Your group life insurance, up to the amount eligible for conversion, will continue for 31 days after the termination date shown in the chart below with no additional premium charge.

You must contact Sun Life Financial within 31 days of the termination date. Be sure to contact Sun Life as soon as possible to get the process started.

To ensure you and your family remain protected, you have two options to continue your coverage with Sun Life:

1. You can work with a Sun Life advisor who will provide you with a full financial consultation, free of charge, and outline your right to convert coverage under your group plan with no health questions asked; or
2. You can apply to rollover the same amount of coverage you had under your group plan (up to \$1 million lifetime maximum) in our competitively priced Sun Life My LIFE CHOICE individual term insurance policy. You will be asked a few simple health questions and your application can be taken right over the phone.

To discuss these options, including applying for My Life Choice or to make an appointment with a Sun Life advisor, please call the Client Solutions Centre at 1-877-893-9893.

If you have a spouse who is covered for group life insurance under your group plan, he/she may have the right to apply to convert or rollover his/her terminated group life insurance amount under the two options mentioned above. Note, your dependent children's life insurance cannot be converted except under certain conditions in the province of Quebec.

Health and dental insurance

You have the option to purchase Sun Life's My HEALTH CHOICE to maintain health coverage for unexpected medical bills once your group benefits terminate. You can purchase health insurance (including dental), without providing proof of good health, subject to certain conditions. You must apply within 60 days from the date your health and/or dental benefits terminates.

Critical illness insurance

If you currently have group coverage for critical illness insurance, your coverage is portable once your group benefits terminate. You and/or your spouse are eligible to maintain your current level of coverage without proof of good health (up to \$100,000) by applying within 31 days of the termination date.

Costs

Premium rates for these continuation and conversion insurance products are based on your age, the plan you select and a number of other factors.

For further information

To learn more about continuing your life, critical illness or health and dental insurance with Sun Life, please call the Client Solutions Centre at 1-877-893-9893 and speak to a licensed Financial Services Consultant who will be happy to explain your options and can refer you to an advisor, or help you complete your application over the phone.

The following chart provides you with information you will need in order to continue your group coverage with Sun Life Financial.

Contract holder		Life contract number	CI policy number	Location/Billing group number	Member ID number
Member's last name		First name		Termination date (dd-mm-yyyy) (when member's insurance ceased or reduced)	
Spouse's last name (if applicable)		First name		Termination date (dd-mm-yyyy) (when spouse's insurance ceased or reduced)	
Member's Basic life amount \$	Member's Optional life amount \$	Spouse's Basic life amount \$		Spouse's Optional life amount \$	
Member's Basic CI amount \$	Member's Optional CI amount \$	Spouse's Basic CI amount \$		Spouse's Optional CI amount \$	
Member's Basic CI effective date (dd-mm-yyyy)	Member's Optional CI effective date (dd-mm-yyyy)	Spouse's Basic CI effective date (dd-mm-yyyy)		Spouse's Optional CI effective date (dd-mm-yyyy)	
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Sun Life Assurance Company of Canada is a member of the Sun Life Financial group of companies.