## What benefit could I receive from Critical Illness Insurance?

The following example has been created to show how our critical illness policy works.

## Potential Benefits from Critical Illness insurance Assumed Guaranteed Issue Amount = \$20.000

Covered condition	Benefit
Wellness Benefit*: blood test for cholesterol	\$50
Heart attack (100%)	\$20,000
Recurrent Heart attack (100%)	\$20,000
Coronary artery bypass graft (25%)	\$5,000
Total	\$45,050

These potential benefits are for illustrative purposes only and actual benefits may vary based on the terms of the policy and the claimant's specific circumstances.

All inquiries or follow-up questions can be directed to our main customer service number at 800-247-6875, Monday through Friday, from 8 a.m. to 8 p.m. ET.

- \* Wellness Benefit is payable once per covered person, per contract year. May not be available in all states.
- \*\*Heart disease and stroke statistics, 2015 update. http://my.americanheart.org/idc/groups/ahamah-public/@wcm/@sop/@smd/documents/downloadable/ucm\_470707.pdf

This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage") and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act.

This critical illness insurance policy provides limited benefits. This limited policy has some specific benefit limits and is not a medical insurance policy, a Medicare Supplement policy, or a high deductible health plan. Please refer to the issued insurance policy for complete details and all benefit requirements, including all limitations, exclusions, restrictions and reductions. We reserve the right to cancel the policy with advance written notice to the policyholder. Issued insurance contracts determine all plan features and benefits.

Insurance products are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 15-GP-01, 16-SD-C-01 and 16-SDPort-C-01.

Insurance policies and certain policy benefits are subject to state variations and may not be available in all

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## Meet Denise.

Denise suffered a heart attack due to a blocked artery. After she filed a claim, she received a check for her benefit amount. Unfortunately, Denise suffered another heart attack 2 years later and needed surgery. Luckily, Denise had Sun Life Critical Illness insurance with a Recurrence Benefit.

Our critical illness insurance policy could pay Denise \$45,050!

Did you know? High blood pressure is a contributing factor to heart attack and stroke. The number of people who have HBP\*\*:

- Nearly 1 in 5 people, aged 35-44
- · 1 in 3 people, aged 45-54
- · More than half of people aged 55-64

