

Critical Illness

Plan design and rates

Eligible employees	All Full-Time United States Employees working in the United States who are scheduled to work a minimum of 20 hours per week		
Effective Date	January 1, 2022		
	Class 1		
Class description	All Eligible Employees		
	EMPLOYEE	SPOUSE	CHILD
Benefit amount	Benefit amounts may range from \$5,000 to \$20,000 in \$5,000 increments.	Benefit amounts may range from \$5,000 to \$20,000 in \$5,000 increments. Amount cannot exceed 100% of the employee amount.	Benefit amounts may range from \$2,500 to \$10,000 in \$2,500 increments. Amount cannot exceed 50% of the employee amount.
Guaranteed issue amount	\$20,000	\$20,000	\$10,000
Eligibility waiting period	First of the month following 60 days of employment	N/A	N/A
Contributions	Contributory	Contributory	Contributory
Member direct billing	Not included	Not included	Not included
Employer contribution	0%	0%	0%
Participation requirement	15%	N/A	N/A
Policy issue requirement	5 enrolled employees	N/A	N/A

	Class 1	
Class description	All Eligible Employees	
	Initial Diagnosis	Recurrence
Core conditions		
Heart attack	100%	100% of face amount
Stroke	100%	100% of face amount
Major organ failure	100%	100% of face amount
End-stage kidney disease	100%	100% of face amount
Occupational HIV/Hepatitis B, C, or D	100%	N/A
Coronary artery bypass graft	25%	25% of face amount
Angioplasty	5%	5% of face amount
Cancer conditions		
Invasive cancer	100%	100% of face amount
Non-invasive cancer	25%	25% of face amount
Skin cancer	5%	5% of face amount
Supplemental conditions option 1		
Complete blindness	100%	N/A
Loss of speech	100%	N/A
Complete loss of hearing	100%	N/A
Supplemental conditions option 2		
Benign brain tumor	100%	N/A
Paralysis	100%	N/A
Coma	100%	N/A
Severe burns	100%	N/A

Group Critical Illness coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 12-GP-01, 12-SD-C-01, 13-SD-C-01, 16-SD-C-01, 15-GP-01, 12-SDPort-C-01, 13-SDPort-C-01, 16-SDPort-C-01, 12-SD-R-01 and 13-SD-R-01, subject to state availability.

Supplemental conditions option 3			
Advanced ALS or Lou Gehrig's disease		100%	N/A
Advanced Alzheimer's		25%	N/A
Advanced Parkinson's		25%	N/A
Childhood conditions - child only			
Down syndrome		100%	N/A
Cerebral palsy		100%	N/A
Cystic fibrosis		100%	N/A
Cleft lip/palate		100%	N/A
Type 1 diabetes mellitus		100%	N/A
Muscular dystrophy		100%	N/A
Complex congenital heart disease		100%	N/A
Spina bifida		100%	N/A
Wellness benefit			
Annual wellness screening benefit	Employee: \$50 Spouse: \$50 Child: \$50		
Additional Provisions:			
Additional occurrence waiting period	6 Months between diagnosis		
Maximum benefit	1 time per condition		
Recurrence waiting period	12 months		
Cancer recurrence waiting period	12 months		
Recurrence maximum	Unlimited		
Pre-existing conditions limitation	12/12		

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Critical Illness rates

Class 1

Employee benefit	
Age band	Uni-Tobacco Monthly rate*
Under age 25	\$0.56
25-29	\$0.66
30-34	\$0.89
35-39	\$1.26
40-44	\$1.93
45-49	\$2.90
50-54	\$4.20
55-59	\$5.96
60-64	\$8.23
65-69	\$10.81
70-74	\$14.83
75 and over	\$19.83

Rate basis: Per \$1,000 of coverage

*Issue age rating applies – premiums will not increase due to age increase.

Class 1

Spouse benefit	
Age band**	Uni-Tobacco Monthly rate*
Under age 25	\$0.56
25-29	\$0.66
30-34	\$0.89
35-39	\$1.26
40-44	\$1.93
45-49	\$2.90
50-54	\$4.20
55-59	\$5.96
60-64	\$8.23
65-69	\$10.81
70-74	\$14.83
75 and over	\$19.83

Rate basis: Per \$1,000 of coverage

*Issue age rating applies – premiums will not increase due to age increase.

**The employee's age is used to determine rates.

Class 1

Child benefit	
Coverage	Monthly rate
All age bands	\$0.85

Rate basis: Per \$1,000 of coverage

Sequence Number: 10

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Important Information

Please also refer to the Policy Disclosures for additional details.

Critical Illness insurance is a limited benefit policy. It does not provide basic hospital, basic medical, or major medical insurance and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act. The certificate has exclusions and limitations (as detailed in the Policy Disclosures) which may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate. The policy and certificate may not be available in all states and may vary based on state laws and regulations.

Note Regarding Employees Covered or Considering Coverage under Health Savings Accounts (HSA) Established in Connection with High Deductible Health Plans (HDHP):

Based on the limited available regulatory guidance, Sun Life believes its Critical Illness insurance is appropriate for use with an HSA and may be purchased when the employee and/or their family members are covered under an HDHP. However, Sun Life cannot provide legal or tax advice. If there are legal or tax questions, we suggest that the employee consult their own legal or tax advisor before purchasing this insurance.

Included in this plan:

- Rate(s) are under rate guarantee until January 1, 2024
- Employee must be insured in order to elect benefits for Dependents
- Eligible Child(ren): to age 26.
- Health care support services
- Portability - greater of to Age 70 or 12 months

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Assumptions

- Notification of any employer-completed merger or acquisition.
- Retired, temporary, part-time, seasonal, leased, and contracted (1099) employees are not eligible to participate.
- No person may be insured as a Dependent Child of more than one Employee.
- No person may be insured as an Employee and as a spouse of an Employee.
- The greater of 5 lives or 15% participation is required at point of sale. If participation is not achieved, this proposal is not valid, and Sun Life reserves the right to decline the case.

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