GROUP CRITICAL ILLNESS

Portability Employee Kit

Solutions for employees making a career transition

Sun Life

Take your insurance with you

You made a smart decision by protecting yourself with a Critical Illness insurance plan from Sun Life. It can provide you with the added financial support you may need in the event you are diagnosed with a covered condition. You should not have to give up this coverage solely because your job changes.

Fortunately, you can keep this important benefit even if you are changing jobs or careers and aren't able to get the same coverage elsewhere. This insurance has a portability option that allows you to "port," or carry, your benefits (and any benefits for your spouse or children) with you when you leave your job. It is also available for divorced spouses who want to port coverage, or for spouses of employees who have passed away.

Coverage is generally available until the later of 70 or 12 months. Please check your group insurance booklet or certificate, or talk with your benefits administrator for details.

You have a limited time to act. If you want to port your coverage, Sun Life must receive your application and premium within 31 days of the termination of your benefits.

The following information will help you calculate the premium for portability coverage and instruct you how to submit your application.

Receipt of this document does not certify eligibility for portability under this plan.

Please note the following:

- All benefits available for covered conditions under the portability certificate will be reduced by any benefits paid or payable under the qualifying group insurance policy. The maximum benefits available under the portability certificate shall be reduced by any benefits paid or payable under the qualifying group insurance certificate.
- We will apply any period of time satisfied under your employer's policy toward meeting the requirements of the ported policy's Pre-Existing Condition limitation and any waiting periods.
- The insurance for which you are applying is a limited benefit policy. It does NOT provide basic hospital, basic medical, or major medical insurance. It has exclusions, limitations, and waiting periods for certain conditions which may affect any benefits payable. These are outlined in the certificate that will be sent to you. Benefits payable are subject to all terms and conditions of the certificate.

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 employees 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 you consult your own legal or tax advisor before purchasing this insurance.

How to apply for portability

1. **Ensure you have the right forms.** Your employer will give you:
   - **A completed Portability Notice.** Your employer completes this form. It shows you how much coverage you had with your employer, including spouse and/or child coverage. You will need this information to calculate your cost.
   - **Application.** This is for you to complete and mail to Sun Life, along with the Portability Notice and your payment.
2. **Call 800-862-6266 for your rates.** Sun Life's Customer Service representatives can provide you with the rates of coverage, and any other additional charges if applicable. You can decide to port coverage at your current level, or you may choose to reduce the amount of coverage.
3. **Calculate your cost.** Use the table and notes section below to write down your rate and other details about your plan. The Customer Service representative will help you with the calculation.
4. **Submit your application, a check for your first premium payment, and the Portability Notice.** The check should be made payable to Sun Life Assurance Company of Canada. (Please send a personal check. We do not accept starter checks, money orders, or cashier checks.) Mail it with your application and Portability Notice to:

   Sun Life
   Attn Group Portability/Continuation – SC1220
   One Sun Life Executive Park
   Wellesley, MA 02481

If your application is approved, you will receive a certificate of insurance illustrating all the benefits, terms, and conditions of your ported coverage. Your new portability insurance may not be identical to the insurance you had under your employer's policy.

Calculate your costs

	Volume	Cost per month
Employee		
Spouse		
Child(ren)		
Employee Wellness premium (if applicable)	N/A	
Spouse Wellness premium (if applicable)	N/A	
Total		$

Note: Your rate may increase based upon your age. You may also decrease your coverage by the amount shown in the schedule or based on your plan design. You may not increase it. Dependents can decrease coverage amounts, too.
The premium for all children is based on the coverage for one child, regardless of how many children you have. As such, count only one child in your rate calculation. All of your children will have the same amount of coverage.

Notes ______________________________

Introducing WageWorks, Inc.

After you make your first payment, our designated administrator, WageWorks, will bill you for all future payments. You will receive correspondence and a payment coupon booklet from WageWorks, and you can contact WageWorks with any billing questions at 888-678-4881.

Note: If your coverage lapses due to not paying the premium, you will not be eligible to reinstate it.

One Sun Life Executive Park • Wellesley Hills, MA 02481
866-683-6334 • www.sunlife.com/us

GCIPK-3537bb

Group critical illness insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01, 16-SD-C-01, 16-SDPort-C-0112-GP-01, 13-SD-C-01, and 13-SDPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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