

Critical Illness Insurance

▶ HELPS PROTECT YOUR FINANCES FROM AN ILLNESS.

When you, your spouse or child is diagnosed with a covered condition, you can receive a cash benefit to help pay unexpected costs not covered by your health plan.

▶ HELPS COVER RELATED EXPENSES.

While health plans may cover direct costs associated with a critical illness, you can use your benefit to help with related expenses like lost income, child care, travel to and from treatment, deductibles and co-pays.

▶ PAYS A CASH BENEFIT DIRECTLY TO YOU.

Critical Illness insurance can be used however you want, and it pays in addition to any other coverage you may already have.

What's more, all family members on your plan are eligible for a wellness-screening benefit, also paid directly to you once each year per covered person.

Included:

Health Navigator Help Line for expert guidance with health needs and medical billing questions.

BENEFITS (You can purchase this coverage at a group rate.)

For you	You can choose between \$5,000 and \$20,000 of coverage, in increments of \$5,000. No medical questions asked. Your benefit amount is reduced to 50% at age 70.
For your spouse	If you elect coverage for yourself, you can choose between \$2,500 and \$10,000 of coverage, in increments of \$2,500. No medical questions asked. Not to exceed 100% of your coverage amount. The benefit may be reduced when the employee benefit amount is reduced.
For your child(ren)	If you elect coverage for yourself, you can choose \$2,500 or \$5,000 of coverage. No medical questions asked. Not to exceed 50% of your coverage amount. The benefit may be reduced when the employee benefit amount is reduced. An eligible child is defined as your child from birth to age 26.

What's covered

Once your coverage goes into effect, you can file a claim for covered conditions diagnosed after your insurance plan's effective date. Below is the full list of conditions.

COVERED CONDITIONS – *The plan pays 100% of the benefit amount unless stated otherwise.*

Core Conditions	Heart Attack ^R End-Stage Kidney Disease ^R Occupational HIV/Hepatitis B, C, or D	Stroke ^R Coronary Artery Bypass Graft ^R (Pays 25%) Major Organ Failure ^R
Cancer Conditions	Invasive Cancer ^R Noninvasive Cancer ^R (Pays 25%) Skin Cancer ^R (Pays 5%)	
Other Conditions	Complete Blindness Complete Loss of Hearing Benign Brain Tumor Paralysis	Severe Burns Loss of Speech Coma
Wellness Screening Benefit	Payable to any covered person on your plan one time each year, once you provide proof of an eligible health screening.	Employee \$50 Spouse \$50 Child \$50

^R = Recurrence Benefit available

When would I need the Recurrence Benefit?

Sometimes people are diagnosed with the same condition twice. If this happens to you, and 12 consecutive months have passed between the first and second diagnoses, we'll pay you an additional benefit (the amount of which is noted in your Certificate). Only the conditions marked (R) in the table above are eligible for the Recurrence Benefit. Once a Recurrence Benefit has been paid, no additional benefit will be paid for that critical illness.

Frequently asked questions

Do I need to answer any health questions to enroll?

If you contribute to the cost of your insurance, you may need to complete health questions if you don't elect coverage when it's first available to you and you want to elect at a later date, or if you want to increase coverage. To answer health questions, please fill out our Evidence of Insurability application. Health questions must be approved by Sun Life before coverage takes effect. Please see your Certificate for details.

What if I have a pre-existing condition?

If you are diagnosed with a covered critical illness within 12 months of your insurance taking effect or 12 months following any increase in your amount of insurance, we will not pay any benefit for any pre-existing condition. A pre-existing condition includes anything you have sought treatment for in the 12 months prior to your insurance becoming effective. Treatment can include consultation, advice, care, services or a prescription for drugs or medicine.

How do I file a critical illness claim?

If you have a diagnosis after the effective date of coverage, you can file a claim with us by downloading forms from our website. We'll ask that you and your doctor provide information about your medical condition.

How do I get the Wellness Screening Benefit?

You may be paid the benefit when you or a covered family member submit proof of a covered screening each year, like specific blood tests, cancer screenings, cardiac stress tests, immunizations, school sports exams and more (may vary by state). The claim form can also be downloaded from our website.

Can I receive benefits for more than one critical illness?

Yes. In order to receive benefits for more than one critical illness, there must be at least 6 consecutive months between each diagnosis date. You can only claim benefits once for each covered condition unless a recurrence benefit is payable.

How is my benefit taxed?

If you or your employer pay for all or part of the cost of coverage on a pre-tax basis, some or all of your benefit amount will be tax reported on a Form 1099 as taxable income. Please reach out to a tax advisor or your employer if you have any questions.

Can I take my insurance with me if I leave my employer?

Depending upon state variations and your employer's plan, you may have an option to continue coverage when your employment terminates. Your employer can advise you about your options.

CRITICAL ILLNESS FAST FACT

*Most heart attack victims are middle-aged or older; the risk of a heart attack climbs for men after age 45 and for women after age 55.***

**"What Are Your Odds of a Heart Attack?" health.com, June 2018.

Critical Illness insurance is a limited benefit policy. The certificate has exclusions, limitations and benefit waiting periods for certain conditions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate.

Read the *Important information* section for more details including limitations and exclusions.

Rates

Rates are effective as of July 1, 2026.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Employee Critical Illness - Choice 1 Non-tobacco rates | Age and cost - pay period (semi-monthly) premium

Coverage amounts	<30	30-39	40-49	50-59	60-69	70+
\$5,000	1.65	2.53	5.10	9.80	16.25	30.08
\$10,000	2.68	4.43	9.58	18.98	31.88	59.53
\$15,000	3.70	6.33	14.05	28.15	47.50	88.98
\$20,000	4.73	8.23	18.53	37.33	63.13	118.43

Employee Critical Illness - Choice 1 Tobacco rates | Age and cost - pay period (semi-monthly) premium

Coverage amounts	<30	30-39	40-49	50-59	60-69	70+
\$5,000	1.75	3.05	7.75	17.75	32.40	57.38
\$10,000	2.88	5.48	14.88	34.88	64.18	114.13
\$15,000	4.00	7.90	22.00	52.00	95.95	170.88
\$20,000	5.13	10.33	29.13	69.13	127.73	227.63

Rates

Rates are effective as of July 1, 2026.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Spouse rates are based on the employee's age.

Spouse Critical Illness - Choice 1 Non-tobacco rates | Age and cost - pay period (semi-monthly) premium

Coverage amounts	<30	30-39	40-49	50-59	60-69	70+
\$2,500	1.14	1.58	2.86	5.21	8.44	15.35
\$5,000	1.65	2.53	5.10	9.80	16.25	30.08
\$7,500	2.16	3.48	7.34	14.39	24.06	44.80
\$10,000	2.68	4.43	9.58	18.98	31.88	59.53

Spouse Critical Illness - Choice 1 Tobacco rates | Age and cost - pay period (semi-monthly) premium

Coverage amounts	<30	30-39	40-49	50-59	60-69	70+
\$2,500	1.19	1.84	4.19	9.19	16.51	29.00
\$5,000	1.75	3.05	7.75	17.75	32.40	57.38
\$7,500	2.31	4.26	11.31	26.31	48.29	85.75
\$10,000	2.88	5.48	14.88	34.88	64.18	114.13

Rates are effective as of July 1, 2026.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Child(ren) Critical Illness - Choice 1

Coverage amounts	Cost - pay period (semi-monthly) premium
\$2,500	0.98
\$5,000	1.95