

**CRITICAL ILLNESS/SPECIFIED DISEASE**

**Now available: COVID-19 Critical benefit on new and existing Sun Life Critical Illness\* plans**

The COVID-19 Critical benefit will be covered in our Critical Illness policy. This benefit is effective from March 13, 2020 until September 1, 2020.

**COVID-19 Critical benefit**

Pays 100% of elected benefit amount for:

- Diagnosis of COVID-19 by a Physician; and
- Placement on a ventilator due to abnormal oxygen levels in the lungs; and
- ICU confinement in a hospital for 5 days or longer

**Answers to your questions**

**Why is Sun Life making this change?**

We want to make sure that our Critical Illness benefits are responsive to the crisis employees are facing now and that covered employees have help with out-of-pocket medical costs should they have a serious COVID-19 diagnosis.

**When is this benefit payable?**

- The benefit is payable if the diagnosis is made on or after March 13, 2020 until September 1, 2020.
- The benefit is paid in a lump sum when all other terms and conditions of the contract are met.
- The policy must be active when the COVID-19 diagnosis, ICU confinement and placement on a ventilator occur.
- For new policies, the benefit will become effective as of the policy effective date.

**Will you be charging more for this benefit? Will we receive an updated policy or contract?**

This change takes place immediately and does not impact your current rate. Our intent is to make this benefit available quickly for covered employees in need. As such, we are temporarily and administratively making this change outside of your current policy and contract with us.

### Which Critical Illness policies qualify for the COVID-19 benefit?

If the policy includes Major Organ Failure as a covered condition, which is included in most of the Critical Illness policies we have issued, the COVID-19 benefit is available. We will pay 100% of the elected benefit amount for either COVID-19 or Major Organ Failure, but not both.

### Who is eligible for the COVID-19 benefit?

Covered employees and covered dependents who have Sun Life Critical Illness coverage are eligible for the COVID-19 benefit now. Employees who do not have coverage today may elect Critical Illness coverage during their next approved enrollment period.

### Can a new hire enroll in Critical Illness insurance?

Yes, new hires must enroll within 90 days of the date they are initially eligible for Critical Illness. Otherwise they will need to wait until their next enrollment period to enroll in coverage.

### Can my employees who have coverage today increase their Critical Illness benefit amount now that Sun Life is adding a COVID-19 Critical benefit?

Employees may increase their Critical Illness benefit during their annual enrollment period. No increases in coverage may be made outside of an approved enrollment period except for a family status change. For a family status change, the employee has 31 days to enroll in or increase their Critical Illness benefit.

### What if my employee who had a Critical Illness policy is furloughed?

We recognize that changes in the workplace are impacting the ability of employees to work, work

full-time hours, or work from their usual work location. We have modified our continuation provision such that employees who can't work as a result of COVID-19 have options to continue or keep the benefits they had as of March 13, 2020 as long as the policy remains in force and premiums continue to be paid at pre-COVID-19 levels. You can read the details [here](#).

### Are there additional covered tests for the Wellness Benefit, related to COVID-19?

Sun Life's Wellness Benefit pays for a host of covered exams, including chest x-rays and CT scans. Our benefit does not cover nasal swab virus testing. Our Wellness Benefit also pays for immunizations. We remind individuals that our Wellness Benefit is payable once per year for each family member.

### Who is the benefit paid to if my employee dies after qualifying for the benefit but before payment is made?

In such case, a claim may be made by an executor or the administrator of the estate. If a claim is not yet paid and subsequently a claim is not made by an executor/administrator, we may, at our option, make payments under either or both Methods A or B below.

**Method A:** We may pay up to the sum of \$5,000 to any individual or entity we determine has incurred or paid expenses as a result of funeral services provided to or on the employee's behalf. If we pay such a benefit, we will not have to pay that benefit amount again and the total benefit due under the Policy shall be reduced by the amount paid under this provision.

**Method B:** We may pay the whole or any part of such benefit:

- to the employee's Spouse, up to a cumulative amount of \$5,000; or

- if the employee has no Spouse, up to a cumulative amount of \$5,000 to any one or more of the following relatives in the following order of priority:
- first, the employee's child or children; or
- then, the employee's mother or father.

The remainder of the benefit will be paid once a claim is made by an executor or the administrator of the estate.

### How do you define an Intensive Care Unit?

Hospital Intensive Care Unit (ICU) means a specifically designated part of a Hospital called an intensive care unit that:

- provides the highest level of medical care and is restricted to patients who are critically ill or injured and who require intensive comprehensive observation and care, including a neonatal intensive care unit specializing in the care of ill or premature newborn infants;

- is separate and apart from the surgical recovery room and from rooms, beds and wards customarily used for patient confinement;
- is permanently equipped with special lifesaving equipment for the care of the critically ill or injured;
- is under constant and continuous observation by a specially trained nursing staff assigned exclusively to the intensive care unit on a 24 hour basis; and
- has an assigned Physician on a full-time basis.

A hospital intensive care unit is not any of the following step-down units:

- a progressive care unit;
- an intermediate care unit;
- a private monitored room;
- sub-acute intensive care unit; or
- an Observation Unit.

We're here to help. COVID-19 has raised challenging issues for employees and employers. Please call your Sun Life representative or visit us at [sunlife.com/coronavirus](https://www.sunlife.com/coronavirus) if you have questions.



\*In some states, Critical Illness plans are referred to as Specified Disease.

Critical Illness insurance is a limited benefit policy. It provides critical illness coverage only and does not provide basic hospital, basic medical, or major medical insurance.

This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage"). Failing to maintain Minimum Essential Coverage may result in a tax penalty. Critical Illness insurance products are underwritten by Sun Life Assurance Company of Canada (SLOC) (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 16-SD-C-01, 15-GP-01, 12-GP-01, and 13-SD-C-01. In New York, Specified Disease insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01, 15-SD-GP-01, 12-GP-SD-01, 13-SD-C-01, 12-GPPort-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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