

Critical Illness insurance

Bronson Healthcare Group, Inc. | All Eligible Employees | 901802

Protect your savings in case of a serious illness

An illness can lead to unexpected costs not covered by your health plan. Deductibles and copays, or other costs like travel and child care can reduce your savings. Critical illness insurance provides a cash benefit when you or a person on your plan is diagnosed with a covered condition, like a heart attack or stroke. The benefit is paid directly to you, to use however you want.

How it works

Your employer is offering you and your coworkers this coverage as a group, at a group rate. You are responsible for paying a portion or all of the cost.

Benefits

For you	You can choose from \$15,000 to \$30,000 of coverage—in increments of \$15,000—with no medical questions asked.
For your spouse	If you elect coverage for yourself, you can choose from \$15,000 to \$30,000 of coverage—in increments of \$15,000—with no medical questions asked.
For your child(ren)	If you elect coverage for yourself, you can choose (for each eligible child) from \$15,000 to \$30,000 of coverage—in increments of \$5,000—with no medical questions asked. An eligible child is defined as your child from birth to age 26.



What did Critical Illness insurance mean for Denise?

Denise had a heart attack in her mid-40s. Her medical expenses piled up at the worst possible time.

1. Denise filed a claim with Sun Life. We reviewed her medical information, including details from her physician and approved her claim.
2. Denise received her cash benefit which helped her pay her medical deductible and copays, and travel expenses for medical appointments.
3. The insurance allowed Denise to focus on her recovery, and less on her bank account

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*



Sun Life Assurance Company of Canada
sunlife.com
800-SUN-LIFE (247-6875)

Covered Conditions

Once your coverage goes into effect and you satisfy any benefit waiting period, you can file a claim for covered conditions diagnosed after your insurance's effective date. The full list of conditions is listed here. Payments are reflected below as a percentage of the benefit amount.

Covered conditions

	The plan pays	Benefit waiting period
Core Conditions		
Heart Attack	100%	None
Stroke	100%	None
End-Stage Heart Failure	100%	None
Coronary Artery Disease*	100%	None
Cancer Conditions		
Cancer	100%	30 days
Non-Life Threatening Cancer*	25%	30 days
Other Conditions		
Benign Brain Tumor	100%	30 days
Coma	100%	None
Major Organ Failure	100%	None
Severe Burns	100%	None
Paralysis	100%	None
Childhood Conditions** Applies to dependent children only		
Cerebral Palsy	100%	30 days
Complex Congenital Heart Disease	100%	30 days
Cystic Fibrosis	100%	30 days
Type 1 Diabetes Mellitus	100%	30 days
Muscular Dystrophy	100%	30 days

Wellness screening benefit

Payable to you and your spouse one time each year, once you provide proof of an eligible health screening.

Employee \$100
Spouse \$100

The benefit waiting period is the time you must wait before you are protected under the policy for a covered condition. A benefit is payable once for each covered condition, up to 100% payable for all covered conditions in the same category, not to exceed 200% of the total benefit payable for all covered conditions in all categories.

*Partial benefits (payable at 25%) may allow other covered conditions to be paid within the same category, up to the maximum for the category. In California, "Non-Life Threatening Cancer is referred to as "Reduced Benefit Cancer."

**Dependent children are covered for each category/condition listed. Childhood conditions apply only if Dependent Child coverage is elected.

Additional plan features

- **Wellness screening benefit:** The application is easy to fill out and includes common screenings, like certain blood tests; Pap smear; skin cancer screening; Lipid panels; Electrocardiogram (ECG). (List may vary by state.)
- **Health Care Support Services:** You can talk with medical and claims experts about your medical coverage, benefits, diagnosis, and treatment options. They can also help you with claims and billing issues.

Critical Illness FAQs

How do I file a claim?

If you have a diagnosis after the effective date of coverage, you may file a claim with us. We will ask for information from you and your doctor about your medical condition. You can download forms from our website. Please complete and sign all forms. Missing information or signatures can delay your claim.

What happens if I get one of the conditions?

If you are diagnosed with a covered condition and your claim is approved, you will receive a lump sum payment. A benefit is payable once for each covered condition, up to 100% payable for all covered conditions in the same category, not to exceed 200% of the total benefit payable for all covered conditions in all categories.

What happens if I experience a recurrence of a previously diagnosed covered condition?

If you are diagnosed with a covered condition for which you've previously received a benefit, the Recurrence benefit pays an additional lump sum cash benefit if:

- The diagnosis is a new event, not a re-diagnosis
- The 12-month waiting period between diagnoses requirement or the 12-month "cancer free" period requirement is satisfied

The recurrence benefit does not apply for Coronary Artery Disease or Childhood Covered Conditions.

What if I have a pre-existing condition?

If you submit a claim 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 or received

In some states, "Critical Illness" is referred to as "Specified Disease."

"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 plan provisions section for more information including limitations and exclusions.

*Heart disease and stroke statistics, 2015 update. http://my.americanheart.org/idc/groups/ahamah-public/@wcm/@sop/@smd/documents/downloadable/ucm_470707.pdf

treatment for in the 3 months prior to your insurance becoming effective. Treatment can include consultation, advice, care, services or a prescription for drugs or medicine.

Do I have to answer health questions to enroll?

You will be required to answer health questions if (1) you do not elect coverage when it's first available to you and you want to elect at a later date; (2) you request an amount higher than the Guaranteed Issue amount noted in the table, if offered; or (3) you want to increase coverage at a later date. You will need to fill out and submit our Evidence of Insurability application which must be approved by Sun Life before the coverage takes effect.

Is my benefit taxable?

If you pay for your coverage all post-tax, your benefit will not be taxable income or tax reported by us to the IRS. If you pay for your coverage all pre-tax, if you pay for part of your coverage post-tax and your employer pays for the rest, or if your employer pays the entire premium, some or all of your benefit amount will be tax reported on a Form 1099 as taxable income. Please consult with 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 group coverage when your employment terminates. Your employer can advise you about your options.

Important plan provisions

The following coverage(s) do not constitute comprehensive health insurance (often referred to as “major medical coverage”) and do not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act. They do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

To become insured, all persons must be actively at work and performing their regular duties at their usual place of business on the proposed effective date or their date of coverage will be deferred until they return to active work. Refer to the Certificate for details and similar requirements for dependent coverage.

Limitations and exclusions

The below exclusions and limitations may vary by state law and regulations. This list may not be comprehensive. Please see the Certificate or ask your benefits administrator for details.

Critical Illness

We will not pay a benefit that is due to or results from: suicide while sane or insane; intentionally self-inflicted injuries; committing or attempting to commit an assault, felony or other criminal act; war or an act of war; active participation in a riot, rebellion or insurrection; voluntary use of any controlled substance/illegal drugs; operation of a motorized vehicle while intoxicated; if you do not submit proof of your loss as required by us (this covers medical examination, continuing care, death certificate, medical records, etc.); incarceration; a diagnosis that is not explicitly covered under the policy; a diagnosis that occurs prior to the effective date of coverage (unless it is a new and unrelated diagnosis that occurs after the effective date of coverage).

Covered conditions have specific diagnostic criteria that must be met (along with supporting documentation) for a benefit to be paid. For additional information regarding covered conditions, please request an outline of coverage.

Information about services offered

Value-added services are not insurance, are offered only on specific lines of coverage and carry a separate charge, which is added to the cost of the insurance. The cost is included in the total amount billed. HealthChampionSM (a health care support service) is not insurance and is provided by ComPsych[®]. ComPsych[®] is a registered trademark of ComPsych Corporation. The entities that provide the value-added services are not subcontractors of Sun Life and Sun Life is not responsible or liable for the care, services, or advice provided by them. Sun Life reserves the right to discontinue any of the Services at any time.

This Overview is preliminary to the issuance of the Policy. Refer to your Certificate for details. Receipt of this Overview does not constitute approval of coverage under the Policy. In the event of a discrepancy between this Overview, the Certificate and the Policy, the terms of the Policy will govern. Product offerings may not be available in all states and may vary depending on state laws and regulations.

Sun Life Financial companies include Sun Life and Health Insurance Company (U.S.) and Sun Life Assurance Company of Canada (collectively, “Sun Life Financial” or “Sun Life”).

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 98P-ADD, 12-GP-01, 13-ADD-C-01, 15-GP-01, 15-LF-C-01, 15-ADD-C-01, 12-DI-C-01, 16-DI-C-01, TDBPOLICY-2006, TDI-POLICY, 12-AC-C-01, 16-AC-C-01, 12-SD-C-01, 16-SD-C-01, and 16-CAN-C-01.

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GVBH-EE-6701

SLPC 29219 08/18 (exp 08/22)



Rate Sheet

Rates are effective as of January 1, 2022.

The chart below shows possible coverage amounts and the corresponding costs per bi-weekly pay period.

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

Employee Critical Illness Age and Cost - Bi-Weekly Premium											
Coverage Amounts	<25	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70+
\$15,000	2.01	2.15	2.91	4.15	6.37	9.76	12.53	17.86	26.31	47.42	69.78
\$30,000	4.02	4.29	5.82	8.31	12.74	19.52	25.06	35.72	52.62	94.85	139.57

Spouse Critical Illness Age and Cost - Bi-Weekly Premium											
Coverage Amounts	<25	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70+
\$15,000	2.22	2.35	3.05	4.15	6.37	9.55	11.15	15.58	22.15	39.81	61.06
\$30,000	4.43	4.71	6.09	8.31	12.74	19.11	22.29	31.15	44.31	79.62	122.12

Child Critical Illness	
Coverage Amounts	Age and Cost - Bi- Weekly Premium
\$15,000	3.18
\$20,000	4.25
\$25,000	5.31
\$30,000	6.37