

Critical Illness insurance¹

For employees of Shelby County Public Schools, policy # 232668

Focus on your health—not your wallet—
if you’re diagnosed with a serious illness

Available benefit amounts

For you	For your spouse	For your child(ren)
You can elect \$10,000 or \$25,000 of coverage.	If you elect coverage for yourself, you may elect \$5,000 or \$12,500.	If you elect coverage for yourself, you may elect \$5,000 of coverage for each eligible child. An eligible child is defined as a child from birth to 26 years old.

- The cost for Sun Life’s Critical Illness insurance depends on the benefit amount you choose, your age, and whether or not you smoke.

More about Sun Life’s Critical Illness insurance

If you are diagnosed with a serious illness, Critical Illness insurance helps reduce daily stress about money, so you can focus on getting better.

- Receive a lump sum cash benefit, up to a maximum—paid directly to you after your claim is approved—for a variety of covered conditions. For a complete list of covered conditions, please refer to the certificate.

Circulatory	Cancer	Other	Childhood
Heart Attack	Cancer	Benign brain tumor	Cerebral palsy
End-Stage Heart Failure	Non-life threatening cancer*	Coma	Complex congenital heart disease
Stroke		Major organ failure	Cystic fibrosis
Coronary Artery Disease*		Paralysis	Type 1 diabetes mellitus
		Severe burns	Muscular dystrophy

* Partial benefits payable at 25% of elected coverage amount. In California, “Non-Life Threatening Cancer is referred to as “Reduced Benefit Cancer.”

- Use the benefit however you see fit—to help pay for out-of-pocket medical expenses (e.g., co-pays or deductibles) or everyday expenses (e.g., childcare or groceries).
- Pays a \$75 wellness screening benefit each year once you provide proof of an eligible health screening (such as a prostate cancer screening, mammogram, electrocardiogram, or a lipid panel to test cholesterol). We’ll pay for a spouse screening too.²
- Apply to take your coverage with you if you retire or change employers.³
- Get answers from medical and claims experts about your medical coverage, benefits, diagnosis, and treatment options, along with guidance on claims and billing issues, by using health care support services.⁴

How Sun Life's Critical Illness insurance can help

John was in his mid-50s when he suffered a stroke, which left John unable to work and with additional medical expenses.

Fortunately, John took advantage of the opportunity to sign up for Critical Illness insurance through work. After John was diagnosed with a stroke, he submitted a claim. John received a cash benefit after his claim was approved. He used the lump sum benefit to help:

- replace income while he was unable to work,
- pay for travel expenses for medical and physical therapy appointments, and
- cover other out-of-pocket medical costs (e.g., co-pays or deductibles).

Having critical illness insurance allowed John to focus on his recovery and not his additional expenses.

Jane was in her mid-50s when she was diagnosed with breast cancer, which left Jane unable to work and with additional medical expenses.

Fortunately, Jane took advantage of the opportunity to sign up for Critical Illness insurance through work. After Jane was diagnosed with a breast cancer, she submitted a claim. Jane received a cash benefit after her claim was approved. She used the lump sum benefit to help:

- replace income while she was unable to work,
- pay for travel expenses for medical and physical therapy appointments, and
- cover other out-of-pocket medical costs (e.g., co-pays or deductibles).

Having critical illness insurance allowed Jane to focus on her recovery and not her additional expenses.

Limitations and exclusions

For the first 12 months following the effective date of your insurance, we will not pay any benefit for any pre-existing condition. A pre-existing condition is if, during the 6 months prior to your effective date of coverage or the effective date of the increase of coverage, you:

- received medical treatment, consultation, care, or services (including diagnostic measures) for the condition, or
- took prescribed drugs or medicines for the condition.

For a complete list of limitations and exclusions, please refer to the certificate.

1. In some states, "Critical Illness" is referred to as "Specified Disease."
2. If permitted by the Employer's employee benefit plan and not prohibited by state law, the term "spouse" in this benefit includes any individual who is either recognized as a spouse, a registered domestic partner, or a partner in a civil union, or otherwise accorded the same rights as a spouse.
3. Subject to policy terms, portability or continuation may be available when employment terminates. Coverage is subject to state variations. Refer to your certificate for specific conditions.
4. Value-added services are offered only on specific lines of coverage, and they carry a separate charge, which is added to the cost of the insurance. The cost is included in the total amount billed. HealthChampion[®] (a health care support service) is not insurance and is provided by ComPsych[®]. Sun Life is not responsible or liable for care, services, or advice given by any provider or vendor of the Services. Sun Life reserves the right to discontinue any of the Services at any time.

"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, 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. This overview is preliminary to the issuance of the policy and certificate. The policy, certificate, and rider, if applicable, may not be available in all states and may vary based on state laws and regulations.

Note to employees covered or considering coverage under Health Savings Accounts (HSAs) established in connection with a High Deductible Health Plan (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 his or her 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.

Exclusions

In addition to the exclusions stated in the covered conditions section of the certificate, we will not pay any benefit that is caused by, contributed to in any way, or resulting from any critical illness condition diagnosed outside the United States or Canada without confirmation of the diagnosis by the type of specialist physician specified for each of the covered conditions in the certificate who practices in the United States or Canada.

We will not pay a benefit for any Critical Illness that is due to or results from: intentionally self-inflicted injuries; elective plastic or cosmetic surgery; active military duty; participation in war, declared or undeclared, or any act of war; active participation in a riot, rebellion, or insurrection; committing or attempting to commit an assault, felony, or other criminal act; engagement in dangerous conduct or hazardous activity where there is a likelihood of death or serious injury; being legally intoxicated or under the influence of any narcotic unless taken on the advice of a physician and taken as prescribed; or improper or illegal use of inhalants, or huffing.

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.

Limitations

In addition to the limitations stated in the Covered Conditions section of the certificate, we will not pay any benefit for any Critical Illness that is diagnosed in the first exclusionary period following the effective date of any Insured's insurance and results from a Pre-Existing Condition.

When newborn children, newly placed foster children, or newly adopted children are added to Dependent Children insurance within a certain number of days (as noted in the certificate) of birth, placement, or adoption, the Pre-Existing Condition limitation does not apply.

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 12-GP-01, 12-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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