

Understanding long term care insurance claims

Planning ahead for your health care needs

Everyone's health changes. As time goes on, most of us will need some type of long-term care support. With long-term care insurance, you're protected if you lose the ability to care for yourself.

When it's time to make a claim, our professional and experienced claims team will guide you.

Long term care insurance from Sun Life provides you with the freedom, flexibility and control to choose the level of care you receive while protecting your savings, income and investments.

¹ Based on data from the Canadian Pensioners' Mortality Table (published by The Canadian Institute of Actuaries, 2014) and the 2008 Canadian Critical Illness Tables (published by The Canadian Institute of Actuaries, July 2012).

² For LTCI policyholders in the USA and Canada, Society of Actuaries LTCI intercompany study (1984-2007).



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DID YOU KNOW?

50%

of couples age 65 will have at least one member live to age 95¹

90%

chance one member will experience a significant health condition like stroke or dementia before age 95¹

79 years²

The average age at claim

3 years²

The average length of an LTCI claim



Trust us to help you when you need it most

Sun Long Term Care Insurance and Sun Retirement Health Assist can provide you with an income-style benefit when you become dependent. This happens when you need constant supervision for deteriorated mental ability, substantial physical assistance with at least two activities of daily living (ADL) or stand-by assistance to perform bathing and transferring. The activities of daily living are bathing, dressing, toileting, transferring, continence and feeding.

Age at time of claim	Gender	Reason for claim	Diagnosis	Time on claim
57	Female	Bathing, dressing	Severe osteoarthritis	1 year, 10 months and continuing on claim
52	Male	Bathing, dressing	Acute fall injury	4 months, claim terminated when Client recovered
67	Female	Bathing, dressing, toileting, transferring	Steinert (Muscular) Dystrophy	2 years, 6 months and continuing on claim
71	Female	Bathing, dressing, toileting, transferring	Bilateral hip Osteoarthritis, had the replacement	1 year, claim terminated when Client recovered
72	Male	Dressing, bathing, transferring	Severe Spinal Osteoarthritis and Heart Valve replacement	13 years and continuing on claim
74	Male	Bathing, dressing, toileting, transferring	Parkinson's disease	2 years, 4 months and continuing on claim
81	Female	Cognitive impairment, bathing, dressing, toileting	Alzheimer's disease	4 years, claim terminated when Client passed away
85	Female	Bathing, dressing, feeding, toileting, transferring, continence	Stroke	1 year 6 months and continuing on claim
87	Female	Cognitive impairment and all ADLs	Major neurocognitive disorder	2 years 10 months, claim terminated with policy benefit period maximum was reached
93	Female	Cognitive impairment	Vascular dementia	7 months, claim terminated when Client passed away

Sample of actual claims paid, Sun Life, December 2019.



TIP! *The best time to plan for your future health care needs is while you're still healthy. Talk to your family about your care wishes and expectations now.*

Questions?

Talk to your advisor about Sun Life today!

For more information and resources: **Visit sunlife.ca | Call 1 877 SUN-LIFE (1 877 786-5433)**

We're dedicated to helping you achieve a lifetime of financial security.

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