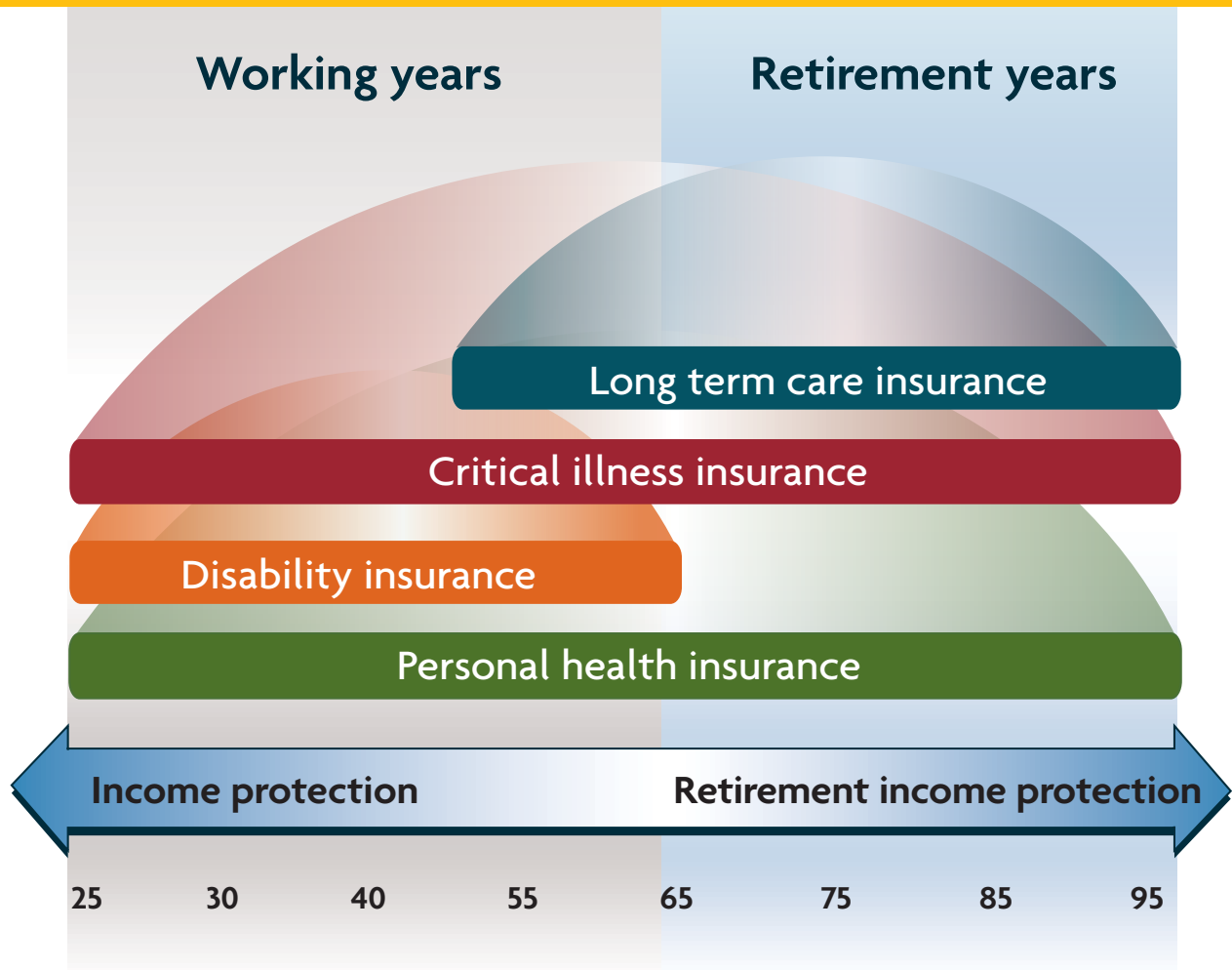


HEALTH COVERAGE FOR EVERY STAGE OF YOUR LIFE



Each type of health coverage offers different protection at each stage of your life. During your working years, it's important to focus on protecting your family income. As you move toward retirement, it becomes more important to protect the financial resources that you have worked so hard to build.

- Personal health insurance covers a life-long need. It helps you to pay for medical and dental expenses.
- Disability insurance is important during your working years because it replaces a portion of your income if you become disabled and are unable to work.
- Critical illness insurance helps to protect your finances against the significant financial impact of a serious illness.
- Long term care insurance helps to protect your retirement income by providing the funds you need for long term care expenses later in life.

COMPARING YOUR HEALTH COVERAGE SOLUTIONS

Personal health insurance, disability insurance, critical illness insurance and long term care insurance work together to protect your savings from health care costs. Each of them serves a different purpose and protects against a specific financial risk.

	Personal health insurance	Disability insurance	Critical illness insurance	Long term care insurance
What does this cover?	<ul style="list-style-type: none"> Medical, dental and other expenses not covered or not fully covered by your provincial or employer plan 	<ul style="list-style-type: none"> It replaces a portion of your income if you're unable to work 	<ul style="list-style-type: none"> Expenses related to coping with and recovering from a serious illness 	<ul style="list-style-type: none"> Cost of your care over a lengthy period
When does a benefit become payable to me?	<ul style="list-style-type: none"> When you incur eligible expenses 	<ul style="list-style-type: none"> When you're unable to work as defined by the coverage you've chosen 	<ul style="list-style-type: none"> When you are diagnosed with and meet the requirements of a covered condition 	<ul style="list-style-type: none"> When you're unable to perform two or more activities of daily living or require continual supervision due to deterioration in mental abilities
How is the benefit paid to me?	<ul style="list-style-type: none"> Reimbursement of eligible expenses that you submit 	<ul style="list-style-type: none"> You receive a recurring monthly payment 	<ul style="list-style-type: none"> You receive a lump sum cash payment 	<ul style="list-style-type: none"> Reimburses your expenses or pays a benefit May be a regular recurring payment or a reimbursement style plan to cover the cost of care
When should I consider coverage?	<ul style="list-style-type: none"> You're looking to supplement or top up your existing provincial or other health coverage You're a small business owner, self-employed or a contract worker You are leaving group coverage due to retirement or termination You do not have group insurance 	<ul style="list-style-type: none"> You're a working age adult who relies on an income to support your lifestyle 	<ul style="list-style-type: none"> Adults You are concerned about protecting your assets during recovery Children You're a parent or a grandparent looking to provide lifetime protection for children You want options for care and treatment 	<ul style="list-style-type: none"> You want to protect your assets for retirement and/or estate planning You want flexibility and control so you won't have to rely on the government or others for your care You want freedom and the ability to choose the level of care you need

For more detailed information, please visit:
www.sunlife.ca/MyFinancialPlan > Health > Health insurance summary.