

Sun Long Term Care Insurance and Sun Retirement Health Assist

Comparing Products at a Glance

The table below is a quick reference document which provides an overview and comparison of the product features and the additional options available for Sun Life's Long-term care insurance products: Sun Long Term Care insurance (Sun LTCI) and Sun Retirement Health Assist (Sun RHA).

Plan Details

	Sun LTCI	Sun RHA
What is it?	It's comprehensive income-style benefit when the insured is dependent. It's designed to help offset the cost of care services in any environment ¹ including: <ul style="list-style-type: none"> • a personal residence • a retirement home, or • a long-term care facility ¹ We pay benefits when the insured person is outside Canada or the United States for up to eight consecutive weeks.	
Who can be covered?	Age 21–80	Age 45–71
How to qualify for the benefit?	The insured person is considered dependent when they require any or all of the following:	
	The insured person needs constant supervision by another person because of deteriorated mental ability.	
	OR	
	The insured person needs substantial physical assistance with at least two activities of daily living.	
	OR	
	The insured person needs stand-by assistance to perform bathing and transferring.	

Use the Sun LTCI (810-3350) and Sun RHA (810-4081) product feature sheets to help Clients understand the features and benefits available to them.

Advisor use only



How the coverage works

	Sun LTCI	Sun RHA
Benefit amounts	<ul style="list-style-type: none"> Minimum weekly benefit: \$150 	<ul style="list-style-type: none"> Minimum weekly benefit: \$500
	<ul style="list-style-type: none"> Maximum weekly benefit (for all LTCI coverage on one insured person): \$2,300 	
Benefit periods	<p>The benefit period is the length of time we may pay a claim once the insured person is dependent, as defined in the policy.</p>	
	<ul style="list-style-type: none"> 100 weeks (1.9 years) 150 weeks (2.8 years) 250 weeks (4.8 years) Unlimited 	Unlimited
Payment periods	<ul style="list-style-type: none"> The latest of 25 years or to the policy anniversary after age 65. 	N/A
	<ul style="list-style-type: none"> The lifetime of the policy (until the policy anniversary following the 100th birthday of the insured person). 	
Making a claim	<p>Coverage effective date: N/A</p>	<p>Coverage effective date: The coverage effective date is the date from which a claim for benefits may be submitted; it's shown in the policy and is the later of:</p> <ul style="list-style-type: none"> five consecutive policy years from the policy date, or the policy anniversary immediately following the insured person's 65th birthday.
	<p>Waiting period:</p> <ul style="list-style-type: none"> 90 days or 180 days <p>The waiting period is the length of time the insured person must be continuously dependent before a claim is submitted.</p>	<p>Waiting period:</p> <ul style="list-style-type: none"> 365 days (1 year) or 730 days (2 years) <p>The waiting period is the length of time the insured person must be continuously dependent after the coverage effective date and before a claim will be paid.</p>
	<p>Palliative care (end of life care): Regardless of the waiting period, a claim may be submitted 30 days after the insured person:</p> <ul style="list-style-type: none"> requires substantial physical assistance for at least four activities of daily living; has been diagnosed with a terminal disease or illness by a qualified physician or another health care professional acceptable to us; and is receiving palliative care that is supportive and provides comfort. 	<p>Palliative care (end of life care): N/A</p>

Added Protection – Built in at no extra cost (unless indicated as “Optional”)

	Sun LTCI	Sun RHA
First payment bonus	<ul style="list-style-type: none"> • When we approve a new claim, the first payment includes a bonus amount, equal to 12 times the weekly amount. • When the insured is receiving palliative care and qualifies for benefits, the bonus is equal to four times the weekly amount. • When the policy includes inflation protection, the bonus includes any accumulated increases to the weekly amount. • The first payment bonus does not affect the number of weeks remaining in the policy’s benefit period. 	N/A
Waiver of premium	When we approve a claim for benefits on the insured person, we waive premiums for the policy. The premiums must be paid until we notify the Client that we’ve approved the claim.	
Spousal waiver of premium	<p>If both spouses are covered under policies, which includes Spousal waiver, premiums will be waived if one spouse dies or if we’re paying benefits on either spouse’s policy (even after we’ve paid benefits for the entire benefit period on the spouse’s policy).</p> <p>To qualify for the benefit, each spouse must have a policy that has been continuously in effect with no approved claim, from the dates they came into effect until:</p> <ul style="list-style-type: none"> • both policies have reached their 10th policy anniversaries, or • both spouses have had their 86th birthdays. 	N/A
Extended term insurance (ETI)	If a premium payment is missed, this protection may automatically continue coverage for a fixed period of a time. The length of time the coverage continues is set out in the ETI schedule in the policy. The weekly amount, waiting period and benefit period will not change.	N/A
Inflation protection	<p>OPTIONAL – While inflation protection is in effect, we increase the weekly amount on each policy anniversary.²</p> <ul style="list-style-type: none"> • Option A: Weekly benefit increases by 3% while the weekly benefit is payable. • Option B: Weekly benefit increases by 2% if the weekly benefit is not payable and it increases by 3% while the weekly benefit is payable. <p>²There’s no cap on increases; they’re compounded annually and rounded to the nearest dollar.</p>	While the weekly benefit is payable, we increase the weekly amount by 3% on each policy anniversary – the date the policy became effective.

Added Protection – Built in at no extra cost (unless indicated as “Optional”) continued

	Sun LTCI	Sun RHA
Return of premium on death (ROPD)	<p>OPTIONAL – Available for issue ages 21-65. If the insured person dies while the policy is in effect, we will pay the returnable premium amount to the ROPD beneficiary named in writing, or if none are named, the policy owner or their estate.</p> <p>The returnable premium amount is the sum of all premiums paid for the policy, minus any unpaid premiums plus interest, and any benefit payments made.</p>	<p>AUTOMATIC – If the insured person dies before the coverage effective date, we’ll pay the returnable premium amount to the ROPD beneficiary named in writing, or if none are named, the policy owner or their estate.</p> <p>The returnable premium amount is the sum of all premiums paid for the policy, minus any unpaid premiums plus interest.</p> <p>OPTIONAL – If the insured person dies while the policy is in effect, we’ll pay the returnable premium amount to the ROPD beneficiary named in writing, or if none are named, the policy owner or their estate.</p> <p>The returnable premium amount is calculated on the date the insured person dies; it is the sum of all premiums paid for the policy, minus any unpaid premiums plus interest, and any benefit payments made.</p>

Premiums

	Sun LTCI	Sun RHA
Premium frequency	<ul style="list-style-type: none"> • Annually, by cheque, or • Monthly, by pre-authorized chequing (PAC). <p>When paying monthly, premiums are slightly higher to help cover additional costs for processing monthly transactions. To calculate monthly premiums, we multiply the total annual premium by .09. (i.e. if the annual premium is \$400, the monthly premium is \$400 x .09, which equals \$36.)</p>	
Premium guarantee	<p>The premium won’t change for the first five policy years. After this period, we may increase or decrease the premium on a policy anniversary. If we change the premium, we’ll tell the policy owner in advance and that premium is guaranteed for at least another five policy years.</p>	

LifestageCare

	Sun LTCI	Sun RHA
LifestageCare services (non-contractual feature)	<p>LifestageCare is a national, bilingual service, available by phone or online, 24 hours a day, seven days a week. The service offers unbiased information about local, qualified health care and personal care providers that help meet the Client’s individual and family needs, at every stage of life.</p> <ul style="list-style-type: none"> • Seniors – for information on aging, retirement residences, nursing homes, home care, and community care. • Self-care – for information about personal well-being, treatment, counselling, and physical rehabilitation. • Children and teens – for information on parenting, childcare, and special needs services. <p>LifestageCare isn’t part of the policy. We can’t guarantee its availability. It may be withdrawn or modified at any time without any notice.</p>	

Understanding dependency

Deteriorated mental ability

The insured person is considered to have deteriorated mental ability³ if they need continual supervision by another person for protection from threats to their physical health and safety as the result of deterioration in or a loss of:

- short- or long-term memory,
- orientation as it relates to people, place and time,
- reasoning, or
- judgment, as it relates to safety awareness.

³Deteriorated mental ability must result from an organic brain disorder such as Alzheimer's disease, irreversible dementia, or brain injury.

Activities of daily living

Bathing means washing yourself with or without the aid of assistive devices in a bathtub or shower, including getting in and out of the bathtub or shower, or by sponge bath.⁴

⁴Bathing doesn't include the ability to reach and wash the back or feet.

Dressing means putting on, taking off, fastening and unfastening, with or without the aid of assistive devices: clothing, and medically necessary braces or artificial limbs.

There's no dependency if reasonable alterations to, or changes in the clothing the insured person usually wears would enable them to dress without substantial physical assistance.

Toileting means getting to and from and on and off the toilet, with or without the aid of assistive devices, and performing associated personal hygiene.

Transferring means moving into or out of a bed, chair or wheelchair, with or without the aid of assistive devices.

Continence means the ability to control both bladder and bowel functions, or maintain a reasonable level of personal hygiene (including caring for catheter or colostomy bag) when not able to control bowel or bladder functions.

Feeding means the ability to get food into your body, with or without the aid of assistive devices, through your mouth, or by feeding tube. Feeding does not include cooking or preparing a meal.

NOTE: Assistive devices are aids that could be used to improve the insured person's functioning. If using an assistive device allows the insured person to perform an activity of daily living safely and completely, they're not dependent for that activity. Assistive devices are: adjustable beds, buttonhooks, canes, crutches, grab bars, handheld showerheads, bath brushes, seat lifts, transfer benches, walkers and wheelchairs.

Stand-by assistance

Stand-by assistance means another person must always be within arm's reach of the insured person so they can safely and completely perform the activities of bathing and transferring.⁵

⁵If the insured person requires stand-by assistance for only one of bathing or transferring, we consider them dependent when they also require substantial physical assistance to perform one of the other activities of daily living.

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