

# 10 things you need to know about Sun Retirement Health Assist (Sun RHA)

---

## 1 Comprehensive coverage including an income-style benefit and unlimited benefit period

Sun RHA offers an income-style benefit designed to offset the cost of care services needed due to the loss of independence. These services may be provided by professional or family caregivers in a personal residence, retirement home or long-term care facility. This type of plan offers:

- flexibility – the benefit can be used for any purpose, and
- simplicity – there's no need to submit proof of service.

An unlimited benefit period is an excellent option for clients who worry about a prolonged need for care. This gives them peace of mind knowing the stream of benefits is unlimited.

## 2 Coverage effective date

This unique approach means we can offer a simplified application and underwriting process. The date from which a claim for benefits may be submitted is the later of:

- five consecutive policy years from the policy date, or
- the policy anniversary immediately following the insured person's 65<sup>th</sup> birthday.

## 3 Waiting period

Sun RHA offers a 365 or 730 day waiting period. This allows the client to focus on planning for the health risks specifically associated with late retirement and the realities of aging. It's an insurance solution to transfer the most severe risk in an affordable way. These longer waiting periods contribute to a lower cost of insurance compared to traditional LTCI products.

## 4 A simplified underwriting process

Sun RHA has a simple application and underwriting process. The evidence questions help identify existing health conditions that represent the highest risk for claims. The application is either approved or declined.

Only standard rates apply, and there are no ratings, exclusions or modified offers. Unlike other types of insurance, smoking status does not affect the premium, but it may affect insurability.

Evidence required to underwrite Sun RHA will depend on the age of the proposed insured person.

## 5 Inflation protection

The impact of inflation on the future cost of care is often overlooked. To offset the inflation risk, we've included inflation protection in the base plan design. There are no extra premiums to pay for this added protection. When benefits are being paid, the benefit amount will increase by 3% on each policy anniversary.

## 6 Return of premium on death (ROPD) – Automatic

Sun RHA offers a built-in ROPD. If the insured person dies before the coverage effective date without making a claim, we'll return all premiums to the ROPD beneficiary named in writing. If no beneficiary is named, the money will be paid to the policy owner, or their estate. There are no extra premiums to pay for this added protection.

## 7 Return of premium on death (ROPD) – Optional

When this option is added to the coverage, it means that if the insured person dies at any time while the policy is in force, we'll pay the returnable premium amount to the ROPD beneficiary that was named in writing, or if no beneficiary is named, the owner of the policy or their estate.

## 8 Coverage extended outside Canada or the United States

Traditional LTCI products don't provide coverage for any amount of time spent outside Canada or the United States. Sun RHA provides coverage for eight consecutive weeks of travel outside either country.

## 9 Premium guarantee

Typically long term care insurance only guarantees rates for the first 5 years. With Sun RHA, if we change our rates, we won't change them again for at least another five years.

## 10 LifestageCare™ services

The policy owner has immediate and unlimited access to LifestageCare – a national, bilingual information service available 24 hours a day, seven days a week – once the policy is issued and as long as it's in force.

Clients get access to unbiased information about local, qualified health and personal care providers that meets their individual and family needs at every stage of life. The policy owner can use LifestageCare services to help any family member.

LifestageCare is not a guaranteed feature of the product and may be withdrawn at any time.  
LifestageCare by Assistance Services Group, a SYKES® company

For more information about these features and benefits please refer to the Sun Retirement Health Assist Advisor Guide available online.

**We help. You grow.**

Sun Life Assurance Company of Canada is a member of the Sun Life group of companies.  
© Sun Life Assurance Company of Canada, 2021. 810-4272-06-21

