

Critical Illness Insurance

- **HELPS PROTECT YOUR FINANCES FROM AN ILLNESS.** When you, your spouse or child is diagnosed with a covered condition, you can receive a cash benefit.
- **PAYMENT COMES DIRECTLY TO YOU.** While your medical plan may cover most direct costs associated with an illness, Critical Illness insurance can be used to pay for any expenses, medical or not. It pays in addition to other coverage you may already have.
- **INCLUDES THE WELLNESS BENEFIT.** Also referred to as Preventive Health Benefit. It pays you directly when you take certain preventive screening tests, like mammograms, certain types of blood tests, vision exams and more – up to 75 types of tests provide a benefit.

Included:

Health Navigator Help Line
for expert guidance with
health needs and medical
billing questions.

BENEFITS <i>This coverage is available with no medical questions asked.</i>	
For you	You can choose between \$10,000 and \$40,000 of coverage, in increments of \$10,000.
For your Spouse	If you elect coverage for yourself, you can choose between \$10,000 and \$40,000 of coverage, in increments of \$10,000. Not to exceed 100% of your coverage amount.
For your child(ren)	If you elect coverage for your child, your child will receive 50% of your elected benefit. An eligible child is defined as your child from birth to age 26.

What's covered

The amount payable is based on your elected amount of coverage and whether the covered condition pays a full (i.e. 100% of the elected amount) or partial (i.e., 25% of elected amount) benefit. For a benefit to be payable, your condition must be diagnosed after your coverage effective date.

For more detailed information on covered conditions and qualifications for payment, visit sunlife.com/ciconditions.

COVERED CONDITIONS	
Cardiac Conditions	
Heart attack - Non-ST Segment Elevation Myocardial Infarction (NSTEMI)	25%
Heart attack - ST-Segment Elevation Myocardial Infarction (STEMI)	100%
Coronary Artery Obstruction	25%
Sudden Cardiac Arrest	100%
Vascular Conditions	
Transient Ischemic Attack (TIA)	10%
Stroke	100%
Organ Failure Conditions	
End Stage Kidney Failure	100%
Major Organ Failure	100%
Other Conditions	
Benign Brain or Spinal Cord Tumor	100%
Coma	100%
Paralysis	100%
Severe Burns	100%
Blindness	100%
Loss of Speech	100%
Loss of Hearing	100%
Occupational Infectious Disease	100%
Progressive Neurological Conditions	
ALS/Lou Gehrig's disease	100%
Advanced Dementia	100%
Advanced Huntington's Disease	100%
Advanced Multiple Sclerosis	100%
Advanced Parkinson's Disease	100%
Childhood Conditions	
Cerebral Palsy	100%
Type 1 Diabetes Mellitus	100%
Congenital Structural Anomaly	100%
Congenital Heart Defects	100%
Congenital Metabolic Disorder	100%
Other Genetic Disorders	100%
Cancer conditions	
Unlimited occurrences	
Non-Invasive Cancer	25%
Invasive Cancer	100%
Metastasis of Non-Invasive Cancer	75%
Skin Cancer	5%

What's covered

COVERED CONDITIONS	
Family Care	
Inability to Conceive Benefits • Minor Surgery or Medication • Assisted Reproductive Technology (i.e. IVF) • Adoption/Surrogacy Benefit Waiting period: 12 months Limited to 1 benefit, subject to an overall maximum of: \$15,000	25% 50% 100%
Additional benefits	
Wellness Benefit (also referred to as "Preventive Health Benefit") per Benefit Year	Employee: \$50 Spouse: \$50 Child: \$50

Frequently asked questions

Why is the Recurrence Benefit important?

If you receive a benefit for a condition or type of condition covered under this plan and are later diagnosed with the same condition, a Recurrence Benefit may be payable. If this happens to you we'll pay you an additional benefit if you meet the Recurrence Benefit requirements for that condition. Not all covered conditions are eligible for recurrence. See your Certificate for more information on recurrence benefits. Benefit requirements may vary by condition.

Can I receive benefits for more than one critical illness?

Yes. Only one condition is payable if more than one condition is diagnosed on the same date. You can only claim benefits once for each covered condition unless a Recurrence Benefit is payable.

How do I file a Critical Illness claim?

If you have a diagnosis after the effective date of coverage, you can file a claim with us online at sunlife.com/account. We'll ask that you and your doctor provide information about your medical condition.

How do I get the Wellness Benefit?

You may be paid the benefit when you or a covered family member have a wellness screening, like specific blood tests, cancer screenings, cardiac stress tests, immunizations, school sports exams and more. You can file a claim with us online by visiting sunlife.com/onlineclaims. The claim form can also be downloaded from our website at sunlife.com/account.

What is the Health Navigator Help Line?

You can use the Health Navigator Help Line (accessible by phone or web) to connect with a Care Advisor for guidance on your medical benefits, upcoming medical appointments, physician referrals or assessment, and recommendations of clinical and community resources.

Additionally, the expert advisory team can help review and answer questions on medical bills and claims, education on the appeals process, fee and payment plan negotiation information, and direct you to financial resources.

How is my benefit taxed?

If you or your employer pay for all or part of the cost of coverage on a pre-tax basis, some or all of your benefit amount will be tax reported on a Form 1099 as taxable income. Please reach out to a tax advisor or your employer if you have any questions.

Can I take my insurance with me if I leave my employer?

Depending upon state variations and your employer's plan, you may have an option to continue coverage when your employment terminates. Your employer can advise you about your options.

Read the *Important information* section for more details including limitations and exclusions.

"Critical Illness insurance" is a limited benefit policy. 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. Read the Important information section for more details including limitations and exclusions.

Rates

Rates are effective as of July 1, 2026.

The chart below shows possible coverage amounts and their **bi-weekly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Employee Critical Illness – Uni-Tobacco rates | Age and cost – pay period (bi-weekly) premium

Coverage amounts	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	1.57	2.26	3.32	4.06	4.52	5.31	6.83	9.09	10.98	14.54	19.38	26.22
\$20,000	3.14	4.52	6.65	8.12	9.05	10.62	13.66	18.18	21.97	29.08	38.77	52.43
\$30,000	4.71	6.78	9.97	12.18	13.57	15.92	20.49	27.28	32.95	43.62	58.15	78.65
\$40,000	6.28	9.05	13.29	16.25	18.09	21.23	27.32	36.37	43.94	58.15	77.54	104.86

Employee premium includes child coverage

Rates

Rates are effective as of July 1, 2026.

The chart below shows possible coverage amounts and their **bi-weekly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Spouse rates are based on the employee's age.

Spouse Critical Illness – Uni-Tobacco rates | Age and cost – pay period (bi-weekly) premium

Coverage amounts	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	1.57	2.26	3.32	4.06	4.52	5.31	6.83	9.09	10.98	14.54	19.38	26.22
\$20,000	3.14	4.52	6.65	8.12	9.05	10.62	13.66	18.18	21.97	29.08	38.77	52.43
\$30,000	4.71	6.78	9.97	12.18	13.57	15.92	20.49	27.28	32.95	43.62	58.15	78.65
\$40,000	6.28	9.05	13.29	16.25	18.09	21.23	27.32	36.37	43.94	58.15	77.54	104.86

Child(ren) Critical Illness

Coverage amounts
\$5,000
\$10,000
\$15,000
\$20,000

Child coverage is included in the Employee premium