

Understanding My Coverage



February 26, 2018

Conversion options when group benefits end or reduce

Did you know that when your coverage ends or is reduced, you have several CHOICES available?

When your benefits end or reduce, you can purchase the options below.

Sun Life Financial Individual Life Insurance policy

- You can convert existing group life coverage for yourself and your dependents if you apply within **31 days** of the group coverage ending or reducing.
- You can convert up to \$200,000.
- This product is unique because we do not require proof of good health when you apply for this coverage. It is a continuation of the group coverage, and the effective date of coverage for the individual policy is the same as the effective date of the group coverage.

My Life CHOICE term insurance

- You can transfer up to \$1 million in existing group life coverage for yourself and your spouse (with spousal consent), if you apply within **60 days** of the group coverage ending or reducing.
- Depending upon the amount you wish to transfer to a new individual life policy, you and/or your spouse will be asked some simple questions.

Extended Health Care Coverage

When Group Health, or Dental Insurance benefits end, you also have the option to purchase our:

- My CHOICE health plan or health and dental plan for yourself and your dependent(s) (spouse and/or child)
- You must apply within **60 days** of the termination of your group coverage.

Good to know

- More information is available at:
https://www.sunlife.ca/ca/Insurance/Health+insurance/Personal+health+insurance/Health+Coverage+Choice?vgnLocale=en_CA
- You have **31 days** to convert (without proof of health), life coverage for yourself and/or your dependents; and **60 days** to apply for any of the CHOICES options, subject to approval.

Questions?

Please call the Sun Life's Client Care Centre at 1-800-361-6212, Monday to Friday, 8 a.m to 8 p.m ET.

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

