



# 10 things you need to know about Sun Long Term Care Insurance (Sun LTCI)

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

Sun LTCI 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. First payment bonus

When we approve a new claim, the first payment includes a bonus amount equal to 12 times the weekly amount. If the insured person is receiving palliative care and qualifies for benefits, the bonus is equal to four times the weekly amount. This bonus can help offset some of the costs that might have been incurred while satisfying the waiting period.

## 3. Inflation protection option

The impact of inflation on the future cost of care is often overlooked. Talk to clients about adding inflation protection to their coverage or purchasing a larger amount of coverage to offset inflation risk.

#### 4. Return of premium on death (ROPD) option

Clients can enhance their coverage with a simple, easy-to-understand ROPD with Sun LTCI. 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. If no beneficiary is named, the money will be paid to the policy owner or their estate. The returnable premium amount is the sum of all premiums paid for the policy, minus any benefit payments made and any unpaid premiums (plus interest).

#### 5. Coverage extended outside Canada or the United States

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

#### 6. Spousal waiver

The spousal waiver benefit is unique to Sun Life. If both spouses are covered under policies that include spousal waiver, premiums will be waived if one spouse dies or if we're paying benefits on either policy. Even after we've paid benefits for the entire benefit period on the spouse's policy, premiums will be waived.

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:

- both policies have reached their 10<sup>th</sup> policy anniversaries, or
- both spouses have had their 86<sup>th</sup> birthdays.

#### 7. Palliative or end-of-life care

Clients facing a terminal disease or illness can take comfort knowing they are covered. Regardless of the waiting period, clients can submit a claim 30 days after:

- they've been diagnosed with a terminal disease or illness,
- they require substantial physical assistance for at least four activities of daily living, and
- they're receiving palliative care that is supportive and provides comfort.

#### 8. Extended term insurance

With Sun LTCI, if the client can't pay the premiums, extended term insurance may help. If this provision applies, the policy may stay in force for a specified time, and the benefit amount, benefit period, and waiting period won't change.

#### 9. Premium guarantee

All insurers guarantee their rates for the first five policy years. However, many may change their rates any time afterward. At Sun Life Financial, 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 is a trademark of Sykes Assistance Services Corporation.

**For more information about these features and benefits please refer to the Sun Long Term Care Insurance Advisor Guide available online.**

**Life's brighter under the sun**