

Insurance options for plan members on termination of group benefits



Note to Group Benefits Administrator: Please complete and provide this notice of conversion privilege form to a plan member whose life and/or spouse's life insurance is reducing or terminating. (Does not apply to plan members who choose to cancel or reduce their coverage.)

Life insurance

Your group life insurance will continue, with no additional premium charge, for 31 days after the termination date shown in the chart below.

To ensure you continue to be protected after that time, you have the option to convert your terminated group life insurance amount to an individual life insurance policy without providing proof of good health, *as long as you apply within 31 days of the termination date*. There are a number of rules and conditions that apply to this option, such as the maximum amount that can be converted.

If you have a spouse who is covered for group life insurance under your group plan, he/she will also have the option to convert his/her terminated group life insurance amount to an individual life insurance policy subject to the same terms and conditions as outlined above. Please note, your dependent children's life insurance cannot be converted.

Health and dental insurance

You also have the option to purchase individual health and dental coverage if you need this type of insurance once your group benefits terminate. You can purchase health and dental insurance, or health insurance only, without providing proof of good health, subject to certain conditions. For example, you must be under age 75 and apply within 60 days from the date your group coverage for these benefits ends.

Costs

Premium rates for these individual insurance products are based on your age, the plan you select and a number of other factors.

For further information

If you would like more information or wish to apply for individual life or health and dental insurance, call 1 800 SUN-LIFE (1 800 786-5433). Select your language preference, then select option 1, then option 2, to reach a Customer Care Representative.

The following chart provides you with information you will need in order to arrange for individual insurance.

Contract holder		Contract number	Location/Billing group number	Member ID number
Member's name			Termination date (when member's/spouse's insurance ceased or reduced)	
Member's Life amount		Spouse's Life amount		
Basic	Optional	Basic	Optional	
\$	\$	\$	\$	

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