



Exclusive offer for eligible CAAT members!

The College is pleased to offer Optional Critical Illness Insurance as part of your benefit plan – an exclusive group benefit for you and your spouse.

Optional Critical Illness Insurance can help provide you with additional financial protection should you ever be diagnosed with a serious illness. It helps complement your other plans by filling the gaps, helping you to focus on what matters most – your recovery.

This coverage protection provides a one-time, lump-sum payout if you are diagnosed with one of the 25 covered conditions under the plan.

Offer!

Optional Critical Illness Insurance is available to you and your spouse (if applicable) up to a maximum of \$200,000 (in units of \$25,000).

If you apply within 31 days of your eligibility date, you and your spouse will each qualify for up to the first \$50,000 of coverage without having to complete a health questionnaire*. If you do not apply within your eligibility period, you will have to complete a health statement if you wish to have this coverage.

As a CAAT member, Optional Critical Illness Insurance is available at affordable group rates. To determine your monthly rates or how your rates may increase as you move into the next age band, please refer to page 3 of the enclosed brochure.

Applying is easy

- Simply complete the enclosed Enrolment form and return it to your Benefits Administrator within your 31-day eligibility period.
- If you are applying for amounts above \$50,000 (therefore health information is required), you'll also have to complete "My Health Statement for Optional Critical Illness Insurance" and return it to Sun Life Financial at the address indicated on the form. You will be notified by Sun Life Financial if you have been approved for this additional coverage amount.

It's really that easy to get coverage. Also, for your convenience, when you decide to purchase coverage, your monthly premiums will be automatically collected through payroll deduction.

Please take a moment to review the enclosed brochure, which provides additional information about the plan and the advantages it can offer you and your family. If you have any questions about Optional Critical Illness Insurance (Contract #50090), please call Sun Life Financial at 1-800-669-7921 or your Benefits Administrator.

Sincerely,

Human Resources Department

* If you do not answer medical questions at the time of application, the pre-existing condition limitation will apply to your Optional Critical Illness Insurance coverage.

As a part of your Group Benefits, Optional Critical Illness Insurance is underwritten by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.