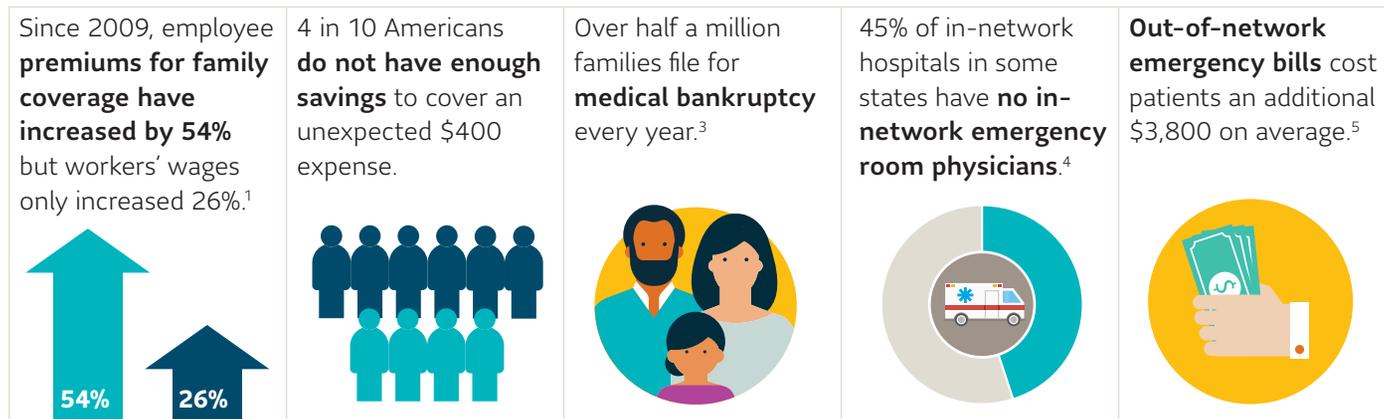


Reasons to consider Supplemental Health plans

Employees may not be able to keep up with increases in their out-of-pocket health care costs. But don't take our word for it. Check out these alarming statistics:



Sun Life offers the following Supplemental Health plans to help employees close coverage gaps:

- Accident
- Critical Illness
- Cancer
- Medical Gap



Sun Life's Supplemental Health plans can complement your group's medical offering and help close coverage gaps for employees, creating a holistic benefits package that protects them, their families, and their finances.

To learn more about these plans, or to request a quote, please contact your Sun Life Employee Benefits Representative.

1. "2019 Employer Health Benefits Survey," Kaiser Family Foundation.

2. "40% of Americans don't have \$400 in the bank for emergency expenses: Federal Reserve," article, abcnews.com published May 2019.

3. "This is the real reason most Americans file for bankruptcy," article, cnbc.com published February 2019.

4. "Surprise medical bills: what are they & how can you avoid them?" article, pahealthaccess.org published July 2018.

5. "Surprise medical bills becoming more frequent and costly," article, modernhealthcare.com published August 2019.

Group Accident, Critical Illness and Cancer insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) (SLOC) in all states except New York. Group Hospital Confinement Indemnity "Gap" insurance is underwritten by Fidelity Security Life Insurance Company (Kansas City, MO) and is administered by SLOC. Claims paid by Fidelity Security Life Insurance Company. Products not available in all states and subject to state variations. This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage") and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act.

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