

# Critical Illness benefits for infertility, inability to conceive

Naturally conceiving and carrying a child is not an option for everyone. Sun Life's Critical Illness insurance can help if you:

- are over 35 years old and have not been able to conceive for 6 months
- are under 35 years old and have not been able to conceive for 12 months
- have miscarried two or more times
- have reproductive organs impaired by a medical condition or treatment<sup>1</sup>

If this sounds like you or your partner, consider enrolling in Critical Illness insurance.<sup>2</sup>

Benefits are available for infertility treatment including but not limited to:

- corrective or diagnostic surgery
- medication
- assisted reproductive technology like IVF

If your journey to start a family leads down another path, benefits are also available for surrogacy and/or adoption in most states.<sup>3</sup>

Critical Illness insurance benefits are paid directly to you in a lump sum. You can use this payment for any reason – no receipts required.



**These benefits are available when you enroll in the Sun Life Critical Illness insurance plan.**

NOT AVAILABLE IN CO, ID, IN, MD, MN, MT, ND, NE, NH, NJ, NY, UT, VA, VT. Not for use in WA. Approved for use in AZ, GA, NM.

1. Benefits are not payable if the insured or their partner has had a vasectomy, vasectomy reversal, tubal ligation, or tubal ligation reversal.

2. Coverage for same-sex couples, individuals undergoing gender-affirming care, or single persons varies by policy. See your policy certificate for details before enrolling.

3. Adoption benefits not available in MO or FL. Surrogacy not available in FL.

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. This is a limited benefit policy. It does NOT provide basic hospital, basic medical, or major medical insurance. The certificate has exclusions, limitations, and benefit waiting periods for certain conditions (as detailed in the certificate) that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate. The policy, certificate, and rider, if applicable, may not be available in all states and may vary based on state laws and regulations. This overview is preliminary to the issuance of the policy and certificate.

Based on the limited available regulatory guidance, Sun Life believes its Critical Illness Insurance with the Family Care Rider may not be compatible with an HSA. However, Sun Life cannot provide legal or tax advice. Consult your legal or tax advisor before purchasing this insurance.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01, 20-SD-R-01, 23-SD-C-01, 23-SDPort-C-01, 23-SD-R-01, 23-SD-R-02, 23-SD-R-03, 23-SD-R-04, 23-SD-R-05, 23-SD-R-06. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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