

Basic Life Insurance

Even among people who have life insurance, many don't have enough.

▶ PROTECTS YOUR LOVED ONES.

Life insurance provides your loved ones with money they can use for household expenses, tuition, mortgage payments and more.

▶ HELPS PAY YOUR FINAL EXPENSES.

Your beneficiaries may use this money to pay for your burial or cremation, and pay any outstanding medical bills.

▶ PART OF YOUR BENEFIT PACKAGE.

This benefit is completely paid for by your employer. Remember to name your beneficiaries if you haven't done so already.

BENEFITS

For you*

\$50,000. No medical questions asked, **up to the Guaranteed Issue amount of \$50,000.**

Benefits are reduced at age 65 and may reduce again in subsequent years as noted in your Certificate.

***This coverage includes Accidental Death and Dismemberment insurance.**

Frequently asked questions

What is my AD&D benefit?

We will pay your beneficiaries an Accidental Death insurance amount that matches your Basic Life insurance amount, if you die from a covered accident. Additional benefits are available for accidental injuries (i.e., dismemberment) such as loss of limbs, fingers or sight. Refer to your Certificate for a full list of covered accidental injuries.

Can I take my insurance with me if I leave my employer?

Depending upon state variations and your employer's plan, you may have an option to continue group coverage when your employment terminates. Your employer can advise you about your options.

Can I access my life insurance if I become terminally ill?

You may apply to receive a portion of your life insurance to help cover medical and living expenses. This is called an "Accelerated Benefit" and there are some important things to know about it, including that it is not long-term-care insurance, it may be taxable and it may affect your eligibility for public assistance programs. It will also reduce the total amount of the life insurance payment we pay to your beneficiary(ies).

What happens if I become Totally Disabled?

If we determine that you are Totally Disabled and cannot work, your life insurance coverage may continue at no cost. You must meet certain requirements, as detailed in the Certificate.

How does my beneficiary file a death claim?

Your beneficiary(ies) and your employer will complete the appropriate claims forms and submit them to us. We will notify your beneficiaries when the decision is made and if we have any questions. If approved, beneficiaries may elect to receive a lump sum payment or to have the benefit paid into an account where the funds accumulate interest and can be withdrawn at any time. (State restrictions apply and options may vary by state.) If your AD&D claim for an accidental injury is approved, the benefit amount will be paid directly to you.

Read the *Important information* section for more details including limitations and exclusions.

Voluntary Life Insurance

▶ MORE PROTECTION FOR YOUR LOVED ONES.

The people you love and support could face financial challenges without you. Life insurance provides your loved ones with money they can use for household expenses, tuition, mortgage payments and more.

▶ HELPS YOU CLOSE ANY COVERAGE GAPS.

You may have life insurance today, either on your own or through your employer. Now is a good time to ask yourself if you need more coverage.

BENEFITS (You can purchase this coverage at a group rate.)

For you*

You can choose from **\$10,000 to \$500,000**—in increments of \$10,000 **not to exceed 5 times** your Basic Annual Earnings. No medical questions asked **up to the Guaranteed Issue amount of \$150,000**.

Benefits are reduced at age 65 and may reduce again in subsequent years as noted in your Certificate.

For your spouse*

If you elect coverage for yourself, you can choose from **\$5,000 to \$250,000**—in increments of \$5,000. No medical questions asked **up to the Guaranteed Issue amount of \$25,000**.

The amount you select for your spouse cannot exceed 100% of your coverage amount. Benefits may reduce as noted in your Certificate.

For your child(ren)*

If you elect coverage for yourself, you can choose **\$2,000 to \$10,000**—in \$2,000 increments. No medical questions asked.

The amount you select for your child(ren) cannot exceed 100% of your coverage amount. Benefits may reduce as noted in your Certificate. Child(ren) must primarily depend on the employee for 50% or more of their support.

A full benefit is payable for a dependent child who is 6 months to 26. A reduced benefit of \$1,000 is payable for a child from birth to 6 months.

***This coverage includes Accidental Death and Dismemberment insurance.**

Frequently asked questions

What is my AD&D benefit?

We will pay your beneficiaries an Accidental Death insurance amount that matches your Voluntary Life, if you die from a covered accident. Additional benefits are available for accidental injuries (i.e., dismemberment) such as loss of limbs, fingers or sight. Refer to your Certificate for a full list of covered accidental injuries. This plan includes AD&D coverage for your dependents.

Do I need to answer any health questions to enroll?

Yes, if you request an initial amount higher than the Guaranteed Issue amount or if you want to increase coverage in excess of one increment annually. To answer health questions, please fill out our Evidence of Insurability application. Health questions must be approved by Sun Life before coverage takes effect. Please see your Certificate for details.

Can I increase my coverage at a later date?

Yes. You may increase your coverage by one increment amount annually, without having to answer health questions, even if the increase means that your coverage exceeds the Guaranteed Issue amount. Your benefits administrator can advise you on how to increase coverage annually. The maximum benefit amount still applies.

What if my spouse and I work for the same employer?

Under the policy, if you are married to another employee, you should check with your benefits administrator to confirm whether you are eligible to enroll your spouse as a dependent and to confirm any additional considerations for enrolling dependent children (if dependent child coverage is available).

Can I take my insurance with me if I leave my employer?

Depending upon state variations and your employer's plan, you may have an option to continue group coverage when your employment terminates. Your employer can advise you about your options.

Can I access my life insurance if I become terminally ill?

You may apply to receive a portion of your life insurance to help cover medical and living expenses. This is called an "Accelerated Benefit" and there are some important things to know about it, including that it is not long-term-care insurance, it may be taxable and it may affect your eligibility for public assistance programs. It will also reduce the total amount of the life insurance payment we pay to your beneficiary(ies).

What happens if I become Totally Disabled?

If we determine that you are Totally Disabled and cannot work, your life insurance coverage may continue at no cost. You must meet certain requirements, as detailed in the Certificate.

How does my beneficiary file a death claim?

Your beneficiary(ies) and your employer will complete the appropriate claims forms and submit them to us. We will notify your beneficiaries when the decision is made and if we have any questions. If approved, beneficiaries may elect to receive a lump sum payment or to have the benefit paid into an account where the funds accumulate interest and can be withdrawn at any time. (State restrictions apply and options may vary by state.) If your AD&D claim for an accidental

Read the *Important information* section for more details including limitations and exclusions.

Rates

Employee - Coverage and **semi-monthly** cost for Employee Voluntary Life and AD&D.

Rates are effective as of January 1, 2025.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Coverage amounts	Age and cost											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	0.31	0.31	0.36	0.51	0.71	1.06	1.56	2.21	2.81	3.61	6.51	21.66
\$20,000	0.62	0.62	0.72	1.02	1.42	2.12	3.12	4.42	5.62	7.22	13.02	43.32
\$30,000	0.93	0.93	1.08	1.53	2.13	3.18	4.68	6.63	8.43	10.83	19.53	64.98
\$40,000	1.24	1.24	1.44	2.04	2.84	4.24	6.24	8.84	11.24	14.44	26.04	86.64
\$50,000	1.55	1.55	1.80	2.55	3.55	5.30	7.80	11.05	14.05	18.05	32.55	108.30
\$60,000	1.86	1.86	2.16	3.06	4.26	6.36	9.36	13.26	16.86	21.66	39.06	129.96
\$70,000	2.17	2.17	2.52	3.57	4.97	7.42	10.92	15.47	19.67	25.27	45.57	151.62
\$80,000	2.48	2.48	2.88	4.08	5.68	8.48	12.48	17.68	22.48	28.88	52.08	173.28
\$90,000	2.79	2.79	3.24	4.59	6.39	9.54	14.04	19.89	25.29	32.49	58.59	194.94
\$100,000	3.10	3.10	3.60	5.10	7.10	10.60	15.60	22.10	28.10	36.10	65.10	216.60
\$110,000	3.41	3.41	3.96	5.61	7.81	11.66	17.16	24.31	30.91	39.71	71.61	238.26
\$120,000	3.72	3.72	4.32	6.12	8.52	12.72	18.72	26.52	33.72	43.32	78.12	259.92
\$130,000	4.03	4.03	4.68	6.63	9.23	13.78	20.28	28.73	36.53	46.93	84.63	281.58
\$140,000	4.34	4.34	5.04	7.14	9.94	14.84	21.84	30.94	39.34	50.54	91.14	303.24
\$150,000	4.65	4.65	5.40	7.65	10.65	15.90	23.40	33.15	42.15	54.15	97.65	324.90
\$160,000	4.96	4.96	5.76	8.16	11.36	16.96	24.96	35.36	44.96	57.76	104.16	346.56
\$170,000	5.27	5.27	6.12	8.67	12.07	18.02	26.52	37.57	47.77	61.37	110.67	368.22
\$180,000	5.58	5.58	6.48	9.18	12.78	19.08	28.08	39.78	50.58	64.98	117.18	389.88
\$190,000	5.89	5.89	6.84	9.69	13.49	20.14	29.64	41.99	53.39	68.59	123.69	411.54
\$200,000	6.20	6.20	7.20	10.20	14.20	21.20	31.20	44.20	56.20	72.20	130.20	433.20
\$210,000	6.51	6.51	7.56	10.71	14.91	22.26	32.76	46.41	59.01	75.81	136.71	454.86
\$220,000	6.82	6.82	7.92	11.22	15.62	23.32	34.32	48.62	61.82	79.42	143.22	476.52
\$230,000	7.13	7.13	8.28	11.73	16.33	24.38	35.88	50.83	64.63	83.03	149.73	498.18
\$240,000	7.44	7.44	8.64	12.24	17.04	25.44	37.44	53.04	67.44	86.64	156.24	519.84
\$250,000	7.75	7.75	9.00	12.75	17.75	26.50	39.00	55.25	70.25	90.25	162.75	541.50
\$260,000	8.06	8.06	9.36	13.26	18.46	27.56	40.56	57.46	73.06	93.86	169.26	563.16
\$270,000	8.37	8.37	9.72	13.77	19.17	28.62	42.12	59.67	75.87	97.47	175.77	584.82
\$280,000	8.68	8.68	10.08	14.28	19.88	29.68	43.68	61.88	78.68	101.08	182.28	606.48
\$290,000	8.99	8.99	10.44	14.79	20.59	30.74	45.24	64.09	81.49	104.69	188.79	628.14
\$300,000	9.30	9.30	10.80	15.30	21.30	31.80	46.80	66.30	84.30	108.30	195.30	649.80
\$310,000	9.61	9.61	11.16	15.81	22.01	32.86	48.36	68.51	87.11	111.91	201.81	671.46
\$320,000	9.92	9.92	11.52	16.32	22.72	33.92	49.92	70.72	89.92	115.52	208.32	693.12
\$330,000	10.23	10.23	11.88	16.83	23.43	34.98	51.48	72.93	92.73	119.13	214.83	714.78
\$340,000	10.54	10.54	12.24	17.34	24.14	36.04	53.04	75.14	95.54	122.74	221.34	736.44
\$350,000	10.85	10.85	12.60	17.85	24.85	37.10	54.60	77.35	98.35	126.35	227.85	758.10
\$360,000	11.16	11.16	12.96	18.36	25.56	38.16	56.16	79.56	101.16	129.96	234.36	779.76
\$370,000	11.47	11.47	13.32	18.87	26.27	39.22	57.72	81.77	103.97	133.57	240.87	801.42
\$380,000	11.78	11.78	13.68	19.38	26.98	40.28	59.28	83.98	106.78	137.18	247.38	823.08
\$390,000	12.09	12.09	14.04	19.89	27.69	41.34	60.84	86.19	109.59	140.79	253.89	844.74
\$400,000	12.40	12.40	14.40	20.40	28.40	42.40	62.40	88.40	112.40	144.40	260.40	866.40
\$410,000	12.71	12.71	14.76	20.91	29.11	43.46	63.96	90.61	115.21	148.01	266.91	888.06
\$420,000	13.02	13.02	15.12	21.42	29.82	44.52	65.52	92.82	118.02	151.62	273.42	909.72
\$430,000	13.33	13.33	15.48	21.93	30.53	45.58	67.08	95.03	120.83	155.23	279.93	931.38
\$440,000	13.64	13.64	15.84	22.44	31.24	46.64	68.64	97.24	123.64	158.84	286.44	953.04
\$450,000	13.95	13.95	16.20	22.95	31.95	47.70	70.20	99.45	126.45	162.45	292.95	974.70

Rates

Coverage amounts	Age and cost											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$460,000	14.26	14.26	16.56	23.46	32.66	48.76	71.76	101.66	129.26	166.06	299.46	996.36
\$470,000	14.57	14.57	16.92	23.97	33.37	49.82	73.32	103.87	132.07	169.67	305.97	1018.02
\$480,000	14.88	14.88	17.28	24.48	34.08	50.88	74.88	106.08	134.88	173.28	312.48	1039.68
\$490,000	15.19	15.19	17.64	24.99	34.79	51.94	76.44	108.29	137.69	176.89	318.99	1061.34
\$500,000	15.50	15.50	18.00	25.50	35.50	53.00	78.00	110.50	140.50	180.50	325.50	1083.00

Rates

Spouse - Coverage and **semi-monthly** cost for Spouse Voluntary Life and AD&D.

Rates are effective as of January 1, 2025.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Spouse rates are based on the employee's age.

Coverage amounts	Age and cost											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	0.18	0.18	0.21	0.28	0.38	0.56	0.81	1.13	1.43	1.83	3.28	10.86
\$10,000	0.36	0.36	0.41	0.56	0.76	1.11	1.61	2.26	2.86	3.66	6.56	21.71
\$15,000	0.54	0.54	0.62	0.84	1.14	1.67	2.42	3.39	4.29	5.49	9.84	32.57
\$20,000	0.72	0.72	0.82	1.12	1.52	2.22	3.22	4.52	5.72	7.32	13.12	43.42
\$25,000	0.90	0.90	1.03	1.40	1.90	2.78	4.03	5.65	7.15	9.15	16.40	54.28
\$30,000	1.08	1.08	1.23	1.68	2.28	3.33	4.83	6.78	8.58	10.98	19.68	65.13
\$35,000	1.26	1.26	1.44	1.96	2.66	3.89	5.64	7.91	10.01	12.81	22.96	75.99
\$40,000	1.44	1.44	1.64	2.24	3.04	4.44	6.44	9.04	11.44	14.64	26.24	86.84
\$45,000	1.62	1.62	1.85	2.52	3.42	5.00	7.25	10.17	12.87	16.47	29.52	97.70
\$50,000	1.80	1.80	2.05	2.80	3.80	5.55	8.05	11.30	14.30	18.30	32.80	108.55
\$55,000	1.98	1.98	2.26	3.08	4.18	6.11	8.86	12.43	15.73	20.13	36.08	119.41
\$60,000	2.16	2.16	2.46	3.36	4.56	6.66	9.66	13.56	17.16	21.96	39.36	130.26
\$65,000	2.34	2.34	2.67	3.64	4.94	7.22	10.47	14.69	18.59	23.79	42.64	141.12
\$70,000	2.52	2.52	2.87	3.92	5.32	7.77	11.27	15.82	20.02	25.62	45.92	151.97
\$75,000	2.70	2.70	3.08	4.20	5.70	8.33	12.08	16.95	21.45	27.45	49.20	162.83
\$80,000	2.88	2.88	3.28	4.48	6.08	8.88	12.88	18.08	22.88	29.28	52.48	173.68
\$85,000	3.06	3.06	3.49	4.76	6.46	9.44	13.69	19.21	24.31	31.11	55.76	184.54
\$90,000	3.24	3.24	3.69	5.04	6.84	9.99	14.49	20.34	25.74	32.94	59.04	195.39
\$95,000	3.42	3.42	3.90	5.32	7.22	10.55	15.30	21.47	27.17	34.77	62.32	206.25
\$100,000	3.60	3.60	4.10	5.60	7.60	11.10	16.10	22.60	28.60	36.60	65.60	217.10
\$105,000	3.78	3.78	4.31	5.88	7.98	11.66	16.91	23.73	30.03	38.43	68.88	227.96
\$110,000	3.96	3.96	4.51	6.16	8.36	12.21	17.71	24.86	31.46	40.26	72.16	238.81
\$115,000	4.14	4.14	4.72	6.44	8.74	12.77	18.52	25.99	32.89	42.09	75.44	249.67
\$120,000	4.32	4.32	4.92	6.72	9.12	13.32	19.32	27.12	34.32	43.92	78.72	260.52
\$125,000	4.50	4.50	5.13	7.00	9.50	13.88	20.13	28.25	35.75	45.75	82.00	271.38
\$130,000	4.68	4.68	5.33	7.28	9.88	14.43	20.93	29.38	37.18	47.58	85.28	282.23
\$135,000	4.86	4.86	5.54	7.56	10.26	14.99	21.74	30.51	38.61	49.41	88.56	293.09
\$140,000	5.04	5.04	5.74	7.84	10.64	15.54	22.54	31.64	40.04	51.24	91.84	303.94
\$145,000	5.22	5.22	5.95	8.12	11.02	16.10	23.35	32.77	41.47	53.07	95.12	314.80
\$150,000	5.40	5.40	6.15	8.40	11.40	16.65	24.15	33.90	42.90	54.90	98.40	325.65
\$155,000	5.58	5.58	6.36	8.68	11.78	17.21	24.96	35.03	44.33	56.73	101.68	336.51
\$160,000	5.76	5.76	6.56	8.96	12.16	17.76	25.76	36.16	45.76	58.56	104.96	347.36
\$165,000	5.94	5.94	6.77	9.24	12.54	18.32	26.57	37.29	47.19	60.39	108.24	358.22
\$170,000	6.12	6.12	6.97	9.52	12.92	18.87	27.37	38.42	48.62	62.22	111.52	369.07
\$175,000	6.30	6.30	7.18	9.80	13.30	19.43	28.18	39.55	50.05	64.05	114.80	379.93
\$180,000	6.48	6.48	7.38	10.08	13.68	19.98	28.98	40.68	51.48	65.88	118.08	390.78
\$185,000	6.66	6.66	7.59	10.36	14.06	20.54	29.79	41.81	52.91	67.71	121.36	401.64
\$190,000	6.84	6.84	7.79	10.64	14.44	21.09	30.59	42.94	54.34	69.54	124.64	412.49
\$195,000	7.02	7.02	8.00	10.92	14.82	21.65	31.40	44.07	55.77	71.37	127.92	423.35
\$200,000	7.20	7.20	8.20	11.20	15.20	22.20	32.20	45.20	57.20	73.20	131.20	434.20
\$205,000	7.38	7.38	8.41	11.48	15.58	22.76	33.01	46.33	58.63	75.03	134.48	445.06
\$210,000	7.56	7.56	8.61	11.76	15.96	23.31	33.81	47.46	60.06	76.86	137.76	455.91
\$215,000	7.74	7.74	8.82	12.04	16.34	23.87	34.62	48.59	61.49	78.69	141.04	466.77
\$220,000	7.92	7.92	9.02	12.32	16.72	24.42	35.42	49.72	62.92	80.52	144.32	477.62

Rates

Coverage amounts	Age and cost											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$225,000	8.10	8.10	9.23	12.60	17.10	24.98	36.23	50.85	64.35	82.35	147.60	488.48
\$230,000	8.28	8.28	9.43	12.88	17.48	25.53	37.03	51.98	65.78	84.18	150.88	499.33
\$235,000	8.46	8.46	9.64	13.16	17.86	26.09	37.84	53.11	67.21	86.01	154.16	510.19
\$240,000	8.64	8.64	9.84	13.44	18.24	26.64	38.64	54.24	68.64	87.84	157.44	521.04
\$245,000	8.82	8.82	10.05	13.72	18.62	27.20	39.45	55.37	70.07	89.67	160.72	531.90
\$250,000	9.00	9.00	10.25	14.00	19.00	27.75	40.25	56.50	71.50	91.50	164.00	542.75

Child - Coverage and **semi-monthly** cost for Child Voluntary Life and AD&D.

Rates are effective as of January 1, 2025.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Coverage amounts	Cost per pay period
\$2,000	0.33
\$4,000	0.67
\$6,000	1.00
\$8,000	1.34
\$10,000	1.67

Short-Term Disability Insurance

COMMON CAUSES OF DISABILITY

- ✓ Pregnancy
- ✓ Injuries
- ✓ Joint disorders
- ✓ Back disorders
- ✓ Digestive disorders

▶ PROTECTS YOUR INCOME WHEN YOU CAN'T WORK.

If you're unable to work because of a covered disability, Short-Term Disability insurance replaces a portion of your income in addition to providing other services and benefits that help you return to work.

▶ PROVIDES YOU WITH A WEEKLY CHECK.

After your claim is approved, you will receive a check for your benefits that helps you pay everyday expenses like your mortgage or rent, childcare and groceries.

BENEFITS (You can purchase this coverage at a group rate.)

Weekly benefit after your claim is approved	You will receive a check for your benefits on a weekly basis. It will replace 60% of your Total Weekly Earnings, up to \$2,500 each week.
When benefits begin	Benefits begin as soon as 8 days from the date you are unable to work due to an injury and 8 days due to an illness.
Benefits may be paid for	Up to 12 weeks , as long as you are still unable to work due to a covered disability.
Additional plan information	This plan provides a benefit for covered disabilities resulting from illness or injury that are not work-related.

SHORT-TERM DISABILITY FAST FACTS

1 in 4 workers
will miss up to 3 months of work due to disability during their career.¹

More than three-quarters of workers are living paycheck to paycheck.²

Frequently asked questions

Do I need to answer any health questions to enroll?

If you contribute to the cost of your insurance, you may need to complete health questions if you don't elect coverage when it's first available to you and you want to elect at a later date, or if you want to increase coverage. To answer health questions, please fill out our Evidence of Insurability Application. Health questions must be approved by Sun Life before coverage takes effect. Please see your Certificate for details.

How do I file a Short-Term Disability claim?

If you become disabled after the effective date of coverage, check with your employer to make sure you are eligible for benefits. You can file a claim with us by downloading forms from our website. We'll ask you and your doctor to provide information about your medical condition and your expected recovery.

How do I qualify for benefits?

You'll start receiving disability payments if you satisfy the Elimination Period (see "When benefits begin" in the table) and meet the policy's definition of disability. Generally, disability is defined as your inability to perform some or all of your job duties due to your injury, illness or pregnancy and may require that you have also had a certain percentage of earnings loss due to your disability. Please see your Certificate for details.

What if I have a pre-existing condition?

If you become disabled within 12 months of your insurance taking effect or 12 months following any increase in your amount of insurance, we will not pay any benefit for any pre-existing condition. A pre-existing condition includes anything you have sought treatment for in the 3 months prior to your insurance becoming effective. Treatment can include consultation, advice, care, services or a prescription for

drugs or medicine.

Can I work while I'm disabled?

Your plan is designed to encourage and support your return to work. If you are able to work part-time, for example, you may receive part of your benefit while working.

Will income from other sources affect my benefit?

Your benefit may be reduced by Social Security benefits; disability benefits from retirement, government plans or state disability income such as California SDI; state paid family and medical leaves; other group disability plans; no-fault benefits, salary continuance or sick leave; and return-to-work earnings. For more information or to determine if this coverage is appropriate for you, contact your benefits administrator.

How is my benefit taxed?

If you or your employer pays for all or part of the cost of coverage on a pre-tax basis, all or part of your benefit amount will be Form W-2 taxable income. In these situations, FICA tax deductions may reduce the amount we will pay you.

The group disability insurance policies described in this advertisement provide disability income insurance only.

1. Realitycheckup.org, Council for Disability Awareness, 2018

2. "Living Paycheck to Paycheck is a Way of Life for Majority of U.S. Workers," CareerBuilder.com, Aug. 2017.

Read the *Important information* section for more details including limitations and exclusions.

Rates

Employee - monthly rate for Short-Term Disability.

Rates are effective as of January 1, 2025.

Short-Term Disability coverage is contributory. You are responsible for paying for all or a part of the cost through payroll deduction.

Find your age bracket (as of the effective date of coverage) to see your rate.

Follow the example below to figure out your monthly and pay period costs.

Your age	Rate*
Under 25	\$0.450
25 - 29	\$0.450
30 - 34	\$0.570
35 - 39	\$0.570
40 - 44	\$0.570
45 - 49	\$0.570
50 - 54	\$0.500
55 - 59	\$0.500
60 - 64	\$0.500
65 - 69	\$0.500
70+	\$0.500

Example weekly benefit (60% of earnings)	Divide by 10	Multiply by rate	Example monthly cost	
\$350	/ 10 = 35	x 0.450	= \$15.75	
Your weekly benefit (60% of earnings)	Divide by 10	Multiply by rate	Your monthly cost	
\$	/ 10 =	x \$	= \$	
Your monthly cost	Multiply by 12 months	Annual cost	Divide by your number of pay periods per year (ex: 12,24,26,52,etc.)	Your estimated cost per pay period
\$	x 12	= \$	/	= \$

*Contact your employer to confirm your part of the cost.

Long-Term Disability Insurance

COMMON CAUSES OF DISABILITY

- ✓ Musculoskeletal conditions
- ✓ Circulatory conditions
- ✓ Cancer
- ✓ Nervous system disorders
- ✓ Injuries

▶ HELPS YOU KEEP YOUR LIFE ON TRACK.

If you're unable to work because of a covered disability, Long-Term Disability insurance replaces a portion of your income. After your claim is approved, you will receive a monthly check for your benefits that helps you pay everyday expenses like your mortgage or rent, childcare and groceries.

▶ HELPS YOU RETURN TO WORK.

If you are able, Sun Life has benefits and services, including guidance from vocational rehabilitation counselors, to help you return to work.

BENEFITS (You can purchase this coverage at a group rate.)

Monthly benefit after your claim is approved	You will receive a check for your benefits on a monthly basis. It will replace 60% of your Total Monthly Earnings, up to \$10,000 each month.
When benefits begin	Benefits begin as soon as 90 days from the date of your disability.
Benefits may be paid for	Up to your Social Security Normal Retirement Age or longer, depending on your age at disability.
Additional plan information	This plan provides a benefit for covered disabilities resulting from illness or injury that occur on or off the job.

LONG-TERM DISABILITY FAST FACTS

34.6 months
The length of the average long-term disability claim.¹

You may receive additional benefits if your covered disability begins with a hospital stay of 14 days or more.

Frequently asked questions

Do I need to answer any health questions to enroll?

If you contribute to the cost of your insurance, you may need to complete health questions if you don't elect coverage when it's first available to you and you want to elect at a later date, or if you want to increase coverage. To answer health questions, please fill out our Evidence of Insurability application. Health questions must be approved by Sun Life before coverage takes effect. Please see your Certificate for details.

How do I file a Long-Term Disability claim?

If you become disabled after the effective date of coverage, check with your employer to make sure you are eligible for benefits. You can file a claim with us by downloading forms from our website. We'll ask you and your doctor to provide information about your medical condition and your expected recovery.

How do I qualify for benefits?

You'll start receiving disability payments if you satisfy the Elimination Period (see "When benefits begin" in the table) and meet the policy's definition of disability. Generally, disability is defined as your inability to perform some or all of your job duties due to your injury, illness or pregnancy and may require that you have also had a certain percentage of earnings loss due to your disability. Please see your Certificate for details.

What if I have a pre-existing condition?

If you become disabled within 12 months of your insurance taking effect or 12 months following any increase in your amount of insurance, we will not pay any benefit for any pre-existing condition. A pre-existing condition includes anything you have sought treatment for in the 6 months prior to your insurance becoming effective. Treatment can include consultation, advice, care, services or a prescription for drugs or medicine.

Can I work while I'm disabled?

Your plan is designed to encourage and support your return to work. If you are able to work part-time, for example, you may receive part of your benefit while working.

Will income from other sources affect my benefit?

Your benefit may be reduced by Social Security benefits; disability benefits from retirement, government plans or state disability income; other group disability plans; no-fault benefits, salary continuance or sick leave; and return-to-work earnings. For more information or to determine if this coverage is appropriate for you, contact your benefits administrator.

How is my benefit taxed?

If you or your employer pays for all or part of the cost of coverage on a pre-tax basis, all or part of your benefit amount will be Form W-2 taxable income. In these situations, FICA tax deductions may reduce the amount we will pay you.

Can I take my insurance with me if I leave my employer?

Depending upon state variations and your employer's plan, you may have an option to continue group coverage when your employment terminates. Your employer can advise you about your options.

The group disability insurance policies described in this advertisement provide disability income insurance only.

1. "Chances of disability," Council for Disability Awareness, disabilitycanhappen.org, last accessed April 2019.

Read the *Important information* section for more details including limitations and exclusions.

Rates

Employee - monthly rate for Long-Term Disability.

Rates are effective as of January 1, 2025.

Long-Term Disability coverage is contributory. You are responsible for paying for all or a part of the cost through payroll deduction.

Find your age bracket (as of the effective date of coverage) to see your rate.

Follow the example below to figure out your monthly and pay period costs.

Your age	Rate*
Under 25	\$0.500
25 - 29	\$0.500
30 - 34	\$0.750
35 - 39	\$1.950
40 - 44	\$1.950
45 - 49	\$1.950
50 - 54	\$2.750
55 - 59	\$2.750
60 - 64	\$2.750
65 - 69	\$2.750
70+	\$2.750

Example monthly earnings	Divide by 100	Multiply by rate	Example monthly cost	
\$2,500	/ 100 = 25	x 0.500	= \$12.50	
Your monthly earnings	Divide by 100	Multiply by rate	Your monthly cost	
\$	/ 100 =	x \$	= \$	
Your monthly cost	Multiply by 12 months	Annual cost	Divide by your number of pay periods per year (ex: 12,24,26,52,etc.)	Your estimated cost per pay period
\$	x 12	= \$	/	= \$

*Contact your employer to confirm your part of the cost.

Accident Insurance

You can purchase this coverage for you and your family. Child coverage is available to age 26.

▶ HELPS YOUR FINANCES AFTER A MISHAP.

When you, your spouse or child has a covered accident, like a fall from a bicycle that requires medical attention, you can receive cash benefits to help cover the unexpected costs.

▶ HELPS COVER RELATED EXPENSES.

While health plans may cover direct costs associated with an accident, you can use accident benefits to help cover related expenses like lost income, child care, deductibles and co-pays.

▶ PAYS CASH BENEFITS DIRECTLY TO YOU.

Accident Insurance can be used however you want, and it pays in addition to any other coverage you may already have. Benefits are payable directly to you. And get this – there are no health questions or pre-existing conditions limitations.

What's more, all family members on your plan are eligible for a wellness-screening benefit, also paid directly to you once each year per covered person.

ACCIDENT FAST FACTS

Falls

are the leading cause of injuries treated in emergency rooms every year, for people of all ages.¹

This coverage pays benefits whether your covered accident happens at work, at home, or away (also known as 24-hour coverage).

What's covered

Once your coverage goes into effect, you can file a claim for covered accidents that occur after your insurance plan's effective date. Unless otherwise specified, benefits are payable only once for each covered accident, as applicable. The full list of benefits is listed here.

DISLOCATIONS	OPEN (SURGERY)	CLOSED (NO SURGERY)
Hip	\$8,000	\$4,000
Knee, ankle, or bones of the foot	\$3,000	\$1,500
Elbow, wrist, Shoulder, Collarbone, bones of the hand or Lower jaw	\$2,000	\$1,000
Finger(s) or toe(s)	\$400	\$200
FRACTURES	OPEN (SURGERY)	CLOSED (NO SURGERY)
Hip or thigh	\$8,000	\$4,000
Skull-depressed	\$10,000	\$5,000
Skull-simple	\$4,000	\$2,000
Vertebral processes, Bones of the face, Nose, Upper jaw, upper arm, Lower jaw, Collarbone, Shoulder, Forearm, Hand, Wrist, Foot, Ankle, Kneecap, Elbow, Heel or Multiple ribs	\$1,500	\$750
Leg	\$3,000	\$1,500
Vertebrae, Sternum or Pelvis	\$2,400	\$1,200
Rib, Finger, Toe or Coccyx	\$600	\$300
ADDITIONAL INJURIES		
Eye Injury - surgical repair		\$200
Eye Injury - object remove		\$200
Brain injury		\$500
Paralysis—paraplegia		\$12,500
Paralysis—quadriplegia		\$20,000
Coma		\$10,000
Concussion		\$200
BURNS	2ND DEGREE	3RD DEGREE
21-40 square centimeters	\$500	\$750
41-65 square centimeters	\$600	\$1,500
66-160 square centimeters	\$800	\$4,500
161-225 square centimeters	\$1,200	\$7,000
More than 225 square centimeters	\$1,500	\$10,000
Skin graft	50% of the applicable Burn Benefit	
LACERATIONS		
No sutures and treated by doctor		\$50
Single laceration under 5 cm with sutures		\$65
5-15 cm with sutures (total of all lacerations)		\$250
Greater than 15 cm with sutures (total of all lacerations)		\$700

MEDICAL SERVICES	
Diagnostic Exam - Arteriogram, Angiogram, CT, CAT, EKG, EEG, or MRI (1 time per benefit year)	\$200
Diagnostic Exam - X-ray (1 time per covered accident)	\$75
Accident Emergency Treatment, non-emergency room (once per covered accident)	\$100
Physician's Follow-up Treatment office visit (per visit, up to 6 times per covered accident)	\$75
Physical Therapy (per visit up to 10 visits per covered accident)	\$25
Medical Devices	\$200
Epidural Pain Management (up to 2 times per covered accident)	\$100
Prescription drug	\$25
Prosthesis (one)	\$750
Prosthesis (two)	\$1,500
Anesthesia	\$100
Blood, Plasma, or Platelet Transfusion	\$400
HOSPITAL	
Hospital Admission (once per benefit year)	\$1,000
Hospital Confinement (per day up to 365 days per covered accident)	\$300
Intensive Care Unit Admission (once per Benefit Year; payable instead of Hospital Admission benefit if Confined immediately to ICU)	\$1,500
Intensive Care Unit Confinement (per day up to 15 days, payable in addition to any Hospital Confinement benefit)	\$300
Ambulance (Ground)	\$300
Ambulance (Air)	\$1,000
Emergency Room Admission	\$150
Family Lodging (per day up to 30 days per benefit year)	\$150
Transportation (100 or more miles up to 3 times per covered accident)	\$150
Rehabilitation Unit (per day up to 30 days per covered accident)	\$100
SURGERY	
Miscellaneous Surgery requiring general anesthesia (not covered by any other benefit)	\$750
Open Surgery	\$1,500
Exploratory Surgery or Debridement	\$150
Tendon/Ligament/Rotator Cuff Tear	\$750
Torn Knee Cartilage	\$750
Ruptured/Herniated Disc	\$750
EMERGENCY DENTAL	
Emergency Dental extraction	\$150
Emergency Dental crown	\$400
WELLNESS	
Wellness Screening Benefit (once per benefit year)	\$50

LIFE AND DISMEMBERMENT LOSSES*	
Accidental Death	\$25,000
Accidental Death Common Carrier (pays an additional benefit if accidental death occurs while traveling as a fare-paying passenger on a public conveyance)	\$100,000
Catastrophic Loss: Both arms or both hands, both legs or both feet, one hand and one foot or one arm and one leg, or irrecoverable loss of sight of both eyes	\$25,000
Loss of one hand, foot, leg, or arm	\$15,000
Loss of sight of one eye or loss of one eye	\$15,000
Two or more fingers or toes	\$3,000
One finger or one toe	\$1,500
Loss of hearing of one ear or loss of one ear	\$5,000

*Benefits displayed for life and dismemberment are for the employee only. Spouse benefits are 100% of the employee benefit amount for death and 100% of the employee benefit amount for dismemberment. Dependent children benefits are 50% of the employee benefit amount for death and 50% of the employee benefit amount for dismemberment.

Frequently asked questions

How do I file an accident claim?

If you have an accident after the effective date of coverage, you can file a claim with us by downloading forms from our website. We'll ask that you and your doctor provide information about the accident and the treatment provided.

What happens once my claim is approved?

The benefit amount you receive will depend on your injury and/or the treatment provided. Remember, benefits are payable only once for each covered accident, unless noted otherwise in the benefit schedule.

Is there a time period that I need to follow?

Injuries and other related benefits due to a covered accident must be diagnosed or treated within a defined period of time from the date of your accident. This could be as few as three days for certain benefits. Please refer to your Certificate for details.

How do I get the Wellness Screening Benefit?

You may be paid the benefit when you or a covered family member submit proof of a covered screening each year, like specific blood tests and cancer screenings, cardiac stress tests, immunizations, school sports exams and more (may vary by state). Our wellness screening benefit claim form can also be downloaded from our website.

Can I take my insurance with me if I leave my employer?

Depending upon state variations and your employer's plan, you may have an option to continue group coverage when your employment terminates. Your employer can advise you about your options.

Is my benefit taxable?

If you or your employer pay for all or part of the cost of coverage on a pre-tax basis, some or all of your benefit amount will be tax reported on a Form 1099 as taxable income. Please reach out to a tax advisor or your employer if you have any questions.

Accident insurance is a limited benefit policy. The Certificate has exclusions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of your Certificate.

1. "Health, United States, 2016," US Department of Health and Human Services, Table 75.

Read the *Important information* section for more details including limitations and exclusions.

Rates

Coverage and **semi-monthly** cost for Accident.

Rates are effective as of January 1, 2025.

Accident coverage is contributory. You are responsible for paying for all or a part of the cost through payroll deduction.

Coverage	Cost per pay period*
Employee	\$7.61
Employee + Spouse	\$13.59
Employee + Child(ren)	\$16.38
Employee + Family	\$22.36

*Contact your employer to confirm your part of the cost.

Critical Illness Insurance

▶ HELPS PROTECT YOUR FINANCES FROM AN ILLNESS.

When you, your spouse or child is diagnosed with a covered condition, you can receive a cash benefit to help pay unexpected costs not covered by your health plan.

▶ HELPS COVER RELATED EXPENSES.

While health plans may cover direct costs associated with a critical illness, you can use your benefit to help with related expenses like lost income, child care, travel to and from treatment, deductibles and co-pays.

▶ PAYS A CASH BENEFIT DIRECTLY TO YOU.

Critical Illness insurance can be used however you want, and it pays in addition to any other coverage you may already have.

What's more, all family members on your plan are eligible for a wellness-screening benefit, also paid directly to you once each year per covered person.

Included:

Health Navigator Help Line for expert guidance with health needs and medical billing questions.

BENEFITS *(You can purchase this coverage at a group rate.)*

For you	You can choose between \$5,000 and \$30,000 of coverage, in increments of \$5,000. No medical questions asked.
For your spouse	If you elect coverage for yourself, you can choose between \$5,000 and \$30,000 of coverage, in increments of \$5,000. No medical questions asked. Not to exceed 100% of your coverage amount.
For your child(ren)	If you elect coverage for yourself, you can choose between \$2,500 and \$10,000 of coverage, in increments of \$2,500. No medical questions asked. Not to exceed 50% of your coverage amount. An eligible child is defined as your child from birth to age 26.

What's covered

Once your coverage goes into effect, you can file a claim for covered conditions diagnosed after your insurance plan's effective date. Below is the full list of conditions.

COVERED CONDITIONS – <i>The plan pays 100% of the benefit amount unless stated otherwise.</i>		
Core Conditions	Heart Attack ^R End-Stage Kidney Disease ^R Occupational HIV/Hepatitis B, C, or D	Stroke ^R Coronary Artery Bypass Graft ^R (Pays 25%) Major Organ Failure ^R
Cancer Conditions	Invasive Cancer ^R Noninvasive Cancer ^R (Pays 25%) Skin Cancer ^R (Pays 5%)	
Other Conditions	Complete Blindness Complete Loss of Hearing Loss of Speech Benign Brain Tumor Coma	Severe Burns Advanced ALS/Lou Gehrig's Disease Advanced Parkinson's Disease (Pays 25%) Advanced Alzheimer's Disease (Pays 25%) Paralysis
Childhood Conditions <i>Applies to dependent children only</i>	Down Syndrome Cystic Fibrosis Type 1 Diabetes Mellitus Complex Congenital Heart Disease	Cerebral Palsy Cleft Lip/Palate Muscular Dystrophy Spina Bifida
Wellness Screening Benefit	Payable to any covered person on your plan one time each year, once you provide proof of an eligible health screening.	Employee \$100 Spouse \$100 Child \$100

^R = Recurrence Benefit available

When would I need the Recurrence Benefit?

Sometimes people are diagnosed with the same condition twice. If this happens to you, and 12 consecutive months have passed between the first and second diagnoses, we'll pay you an additional benefit (the amount of which is noted in your Certificate). Only the conditions marked (R) in the table above are eligible for the Recurrence Benefit. Once a Recurrence Benefit has been paid, no additional benefit will be paid for that critical illness.

Frequently asked questions

Do I need to answer any health questions to enroll?

If you contribute to the cost of your insurance, you may need to complete health questions if you don't elect coverage when it's first available to you and you want to elect at a later date, or if you want to increase coverage. To answer health questions, please fill out our Evidence of Insurability application. Health questions must be approved by Sun Life before coverage takes effect. Please see your Certificate for details.

What if I have a pre-existing condition?

If you are diagnosed with a covered critical illness within 12 months of your insurance taking effect or 12 months following any increase in your amount of insurance, we will not pay any benefit for any pre-existing condition. A pre-existing condition includes anything you have sought treatment for in the 12 months prior to your insurance becoming effective. Treatment can include consultation, advice, care, services or a prescription for drugs or medicine.

How do I file a critical illness claim?

If you have a diagnosis after the effective date of coverage, you can file a claim with us by downloading forms from our website. We'll ask that you and your doctor provide information about your medical condition.

How do I get the Wellness Screening Benefit?

You may be paid the benefit when you or a covered family member submit proof of a covered screening each year, like specific blood tests, cancer screenings, cardiac stress tests, immunizations, school sports exams and more (may vary by state). The claim form can also be downloaded from our website.

Can I receive benefits for more than one critical illness?

Yes. You can only claim benefits once for each covered condition unless a recurrence benefit is payable.

How is my benefit taxed?

If you or your employer pay for all or part of the cost of coverage on a pre-tax basis, some or all of your benefit amount will be tax reported on a Form 1099 as taxable income. Please reach out to a tax advisor or your employer if you have any questions.

Can I take my insurance with me if I leave my employer?

Depending upon state variations and your employer's plan, you may have an option to continue coverage when your employment terminates. Your employer can advise you about your options.

CRITICAL ILLNESS FAST FACT

*Most heart attack victims are middle-aged or older; the risk of a heart attack climbs for men after age 45 and for women after age 55. ***

**"What Are Your Odds of a Heart Attack?" health.com, June 2018.

Critical Illness insurance is a limited benefit policy. The certificate has exclusions, limitations and benefit waiting periods for certain conditions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate.

Read the *Important information* section for more details including limitations and exclusions.

Rates

Rates are effective as of January 1, 2025.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Employee Critical Illness - Choice 1 | Age and cost - pay period (semi-monthly) premium

Coverage amounts	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$5,000	3.29	3.46	3.71	4.06	4.61	5.44	6.66	8.26	10.74	14.59	20.79
\$10,000	3.66	4.01	4.51	5.21	6.31	7.96	10.41	13.61	18.56	26.26	38.66
\$15,000	4.04	4.56	5.31	6.36	8.01	10.49	14.16	18.96	26.39	37.94	56.54
\$20,000	4.41	5.11	6.11	7.51	9.71	13.01	17.91	24.31	34.21	49.61	74.41
\$25,000	4.79	5.66	6.91	8.66	11.41	15.54	21.66	29.66	42.04	61.29	92.29
\$30,000	5.16	6.21	7.71	9.81	13.11	18.06	25.41	35.01	49.86	72.96	110.16

Rates

Rates are effective as of January 1, 2025.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Spouse rates are based on the employee's age.

Spouse Critical Illness - Choice 1 | Age and cost - pay period (semi-monthly) premium

Coverage amounts	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$5,000	3.29	3.46	3.71	4.06	4.61	5.44	6.66	8.26	10.74	14.59	20.79
\$10,000	3.66	4.01	4.51	5.21	6.31	7.96	10.41	13.61	18.56	26.26	38.66
\$15,000	4.04	4.56	5.31	6.36	8.01	10.49	14.16	18.96	26.39	37.94	56.54
\$20,000	4.41	5.11	6.11	7.51	9.71	13.01	17.91	24.31	34.21	49.61	74.41
\$25,000	4.79	5.66	6.91	8.66	11.41	15.54	21.66	29.66	42.04	61.29	92.29
\$30,000	5.16	6.21	7.71	9.81	13.11	18.06	25.41	35.01	49.86	72.96	110.16

Rates are effective as of January 1, 2025.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Child(ren) Critical Illness - Choice 1

Coverage amounts	Cost - pay period (semi-monthly) premium
\$2,500	0.01
\$5,000	0.03
\$7,500	0.04
\$10,000	0.05

Hospital Indemnity Insurance



IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) online or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Hospital Indemnity Insurance

▶ HELPS PROTECT YOUR FINANCES.

When you, your spouse or child are facing a hospital stay, you can receive a benefit to help pay unexpected expenses not covered by your plan.

▶ HELPS COVER RELATED EXPENSES.

While health plans may cover direct costs associated with an illness or injury, you can use your hospital indemnity benefits to help cover related expenses like lost income, child care, deductibles and copays.

▶ PAYS CASH BENEFITS DIRECTLY TO YOU.

Hospital Indemnity insurance payments can be used however you want, and it pays in addition to any other coverage you may already have. Benefits are payable directly to you.

You can purchase this coverage for you and your family. Child coverage is available to age 26.

BENEFITS

Benefits are payable for hospital stays due to:

- Sickness
- Accidents*
- Routine pregnancy**
- Complications of pregnancy
- Newborn complications
- Mental and nervous disorders
- Substance abuse

Additional reasons to sign up:

- No medical questions to answer - guaranteed issue coverage

*Confinements due to an accident must be within 365 days of the accident.

**Confinements due to routine pregnancy are subject to a 10 month waiting period (see Frequently asked questions)

What's covered

This plan provides benefits due to hospital stays for covered accidents or sickness. Once your Hospital Indemnity coverage goes into effect, you can file a claim for covered hospital stays occurring after your plan's effective date.

The benefits shown in the schedule are payable for each person covered by the plan unless otherwise stated.

BENEFIT SCHEDULE

FIRST DAY BENEFITS Payable per benefit year	HIGH
First day hospital confinement – This benefit pays the first day you stay in a regular hospital bed.	\$1,000 per day 1 day
CONFINEMENT BENEFITS Payable per benefit year	HIGH
Hospital confinement – This benefit pays for a hospital stay in a standard room.	\$100 per day Up to 365 days
ADDITIONAL AND ENHANCED BENEFITS Payable per benefit year	HIGH
Wellness screening benefit – This benefit pays for a covered wellness test or exam even without a hospital stay.	\$50 per day 1 day per insured per benefit year

Frequently asked questions

Is there a waiting period for pregnancy?

Yes. You need to have coverage for 10 months to be eligible for benefits for normal pregnancy or childbirth. This limitation does not apply to complications of pregnancy.

What benefits will I receive for my newborn child?

If your newborn has to stay in the Neonatal Intensive Care unit (NICU), benefits are payable. Hospital stays for routine newborn care are not covered.

How do I file a Hospital Indemnity claim?

If you are confined to the hospital after the effective date of coverage, you can file a claim with us by downloading forms from our website. You will need to provide information about your hospital stay.

Do I need to file my claim within a certain timeframe?

You should file your claim within 30 days of a covered confinement or as soon as reasonably possible.

How do I get the Wellness Screening Benefit?

You can receive payment if you or a family member have a covered screening test or exam. This benefit is payable each year for specific blood tests, cancer screenings, cardiac stress tests, immunizations, school sports exams and more (may vary by state). The claim form can be downloaded from our website.

Is my benefit taxable?

If you or your employer pay for all or part of the cost of coverage on a pre-tax basis, some or all of your benefit amount will be tax reported on a Form 1099 as taxable income. Please reach out to a tax advisor or your employer if you have any questions.

Can I take my insurance with me if I leave my employer?

Depending upon state variations and your employer's plan, you may have an option to continue coverage when your employment terminates. Your employer can advise you about your option.

Please read the *Important information* section of this document.

Helpful definitions

Benefit year means a calendar year beginning on January 1 of any year and ending on December 31 of that year.

Confinement means resident inpatient stay in a hospital for at least 20 continuous hours. There must be a charge for room and board unless it is a Veteran's Administration Hospital or other federal government operated hospital.

Hours spent in an observation unit are not eligible for the *First day hospital confinement* benefit. An observation unit stay of 20 hours or more will be covered under the Hospital confinement benefit.

Confinement does not include the period of time in a hospital emergency room, observation room, a freestanding surgical facility or an outpatient facility.

Covered Accident means an accident that the policy or applicable riders or endorsements attached to it does not exclude.

Covered Sickness means a sickness that the policy or applicable riders or endorsements attached to it does not exclude.

Hospital means a licensed facility that provides inpatient medical care and treatment to sick and injured persons with 24-hour nursing service under the supervision of a physician. Hospital does not include a rest home; a skilled nursing facility; an extended care facility; a place of convalescence; a rehabilitation unit; a hospice facility; a place providing custodial care; a mental and nervous disorder facility or a substance abuse facility.

Inpatient or Inpatient Treatment means receiving treatment as a resident patient using, and being charged for, the room and board facilities of a hospital. The requirement that you be charged does not apply to confinement in a Veteran's Administration Hospital or other federal government operated hospital.

Observation Unit means a specified area within a hospital, apart from the Emergency Room, where a patient can be monitored by a physician and which is under the direct supervision of a physician or registered nurse; is staffed by nurses assigned specifically to that unit; and provides care seven days per week, 24 hours per day.

An observation unit stay lasting 20 hours or more is treated as a Hospital confinement.

Rehabilitation Unit means a distinct unit within a hospital that provides rehabilitation care services on an inpatient basis. Rehabilitation care services consist of multidisciplinary physical restorative services to achieve the highest possible functional ability for disability due to sickness or injury. Services are provided by or under the supervision of a trained and experienced rehabilitation physician. A rehabilitation unit is not a freestanding rehabilitative facility; a nursing home; an extended care facility; a skilled nursing facility; a rest home or home for the aged; a hospice facility; a facility for the treatment of alcoholism or drug addiction or an assisted living facility.

Rates

Coverage and **semi-monthly** cost for Hospital Indemnity.

Rates are effective as of January 1, 2025.

Hospital Indemnity coverage is contributory. You are responsible for paying for all or a part of the cost through payroll deduction.

Coverage	Cost per pay period*
Employee	\$8.42
Employee + Spouse	\$17.11
Employee + Child(ren)	\$12.20
Employee + Family	\$20.89

*Contact your employer to confirm your part of the cost.

Important information

The following coverage(s) do not constitute comprehensive health insurance (often referred to as “major medical coverage”). They do NOT provide basic hospital, basic medical, or major medical insurance.

To become insured, you must meet the eligibility requirements set forth by your employer. Your coverage effective date will be determined by the Policy and may be delayed if you are not actively at work on the date your coverage would otherwise go into effect. Similarly, dependent coverage, if offered, may be delayed if your dependents are in the hospital (except for newborns) on the date coverage would otherwise become effective. Refer to the Certificate for details.

Limitations and exclusions

The below exclusions and limitations may vary by state law and regulations. This list may not be comprehensive. Please see the Certificate or ask your benefits administrator for details.

Dental

We will not pay a benefit for any Dental procedure, which is not listed as a covered dental expense. Any dental service incurred prior to the Effective date or after the termination date is not covered, unless specifically listed in the certificate. A member must be a covered dental member under the Plan to receive dental benefits. The Plan has frequency limitations on certain preventive and diagnostic services, restorations (fillings), periodontal services, endodontic services, and replacement of dentures, bridges and crowns. All services must be necessary and provided according to acceptable dental treatment standards. Treatment performed outside the United States is not covered, except for emergency dental treatment, subject to a maximum benefit. Dental procedures for Orthodontics; TMJ; replacing a tooth missing prior the effective date; implants and implant related services; or occlusal guards for bruxism are not covered unless coverage is elected or mandated by the state.

This plan does not provide coverage for pediatric oral health services that satisfies the requirements for “minimum essential coverage” as defined by The Patient Protection and Affordable Care Act (PPACA).

Vision

We will not pay a benefit for any vision materials, services or options that are not shown in the Benefit Highlights section of the certificate. Any vision service incurred prior to the Effective date or after the termination date is not covered. A member must be a covered vision member under the Plan to receive vision benefits. In no event will benefits exceed the lesser of the actual cost of the examination or materials or the limits of coverage shown in the Benefit Highlights section of the certificate. The plan is designed to cover visually necessary materials rather than cosmetic materials; the member will be responsible for any additional costs above the basic cost.

This vision plan does not provide coverage for pediatric vision health services that satisfies the requirement for “minimum essential coverage” as defined by The Patient Protection and Affordable Care Act (“PPACA”).

Life

In some states, your employer’s group policy may exclude payment for suicide that occurs within a specific time period after the insurance or increase in insurance becomes effective. Please see your Certificate for details.

Accidental Death and Dismemberment

We will not pay a benefit that is due to or results from: suicide while sane or insane; injuring oneself intentionally; committing or attempting to commit an assault, felony or other criminal act; war or an act of war; active participation in a riot, rebellion or insurrection; voluntary use of any controlled substance/illegal drugs; operation of a motorized vehicle while intoxicated; bodily or mental infirmity or disease or infection unless due to an accidental injury; riding in or driving any motor-driven vehicle in a race, stunt show, or speed test.

Short-Term Disability

We will not pay a benefit that is caused by, contributed to in any way or resulting from: intentionally self-inflicted injuries; committing or attempting to commit an assault, felony or other criminal act; war or an act of war; active participation in a riot, rebellion or insurrection. We will not pay a benefit for any accident or sickness covered by Workers’ Compensation or similar law; or for any work-related illness or injuries unless otherwise stated previously; or if you do not submit proof of your loss as required by us (this covers medical examination, continuing care, death certificate, medical records, etc.).

Long-Term Disability

We will not pay a benefit that is caused by, contributed to in any way or resulting from: intentionally self-inflicted injuries; committing or attempting to commit an assault, felony or other criminal act; war or an act of war; active participation in a riot, rebellion or insurrection; operation of a motorized vehicle while intoxicated. We will not pay a benefit if you do not submit proof of your loss as required by us (this covers medical examination, continuing care, death certificate, medical records, etc.); or for any Period of disability during which you are incarcerated. Disability benefits may be limited for certain conditions.

Accident

We will not pay a benefit that is due to or results from: suicide while sane or insane; intentionally self-inflicted injuries; committing or attempting to commit an assault, felony or other criminal act; war or an act of war; active participation in a riot, rebellion or insurrection; voluntary use of any controlled substance/illegal drugs; operation of a motorized vehicle while intoxicated; if you do not submit proof of your loss as required by us (this covers medical examination, continuing care, death certificate, medical records, etc.); incarceration; engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing, parakiting or mountaineering; participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received, including coaching or officiating; injuries sustained from commercial air transportation other than riding as a fare paying passenger; work-related illness or injuries unless you are enrolled in 24-hour coverage.

This product is inappropriate for individuals who are eligible for Medicaid coverage.

Critical Illness

We will not pay any benefit that is caused by, contributed to in any way, or resulting from any Covered Condition Diagnosed outside the United States or Canada without confirmation of the Diagnosis by a Physician who practices in the United States or Canada.

We will not pay a benefit that is due to or results from services, treatment or complications not included in the Benefit Highlights or unrelated to a Critical Illness/Specified Disease. These include an autologous bone marrow transplant, suicide, attempted suicide or intentionally self inflicted injuries, elective plastic or cosmetic surgery, active military duty, war, any act of war, or your active duty in any armed service during a time of war (excluding during acts of terrorism); your active participation in a riot, rebellion or insurrection; committing or attempting to commit an assault, felony or other criminal act; engaging in dangerous conduct or hazardous activity where there is a likelihood of death or serious injury; being incarcerated in a penal institution of any kind; being legally intoxicated or under the influence of any narcotic, unless taken on the advice of a physician and taken as prescribed.

This product is inappropriate for individuals who are eligible for Medicaid coverage.

Hospital Indemnity

This is a limited benefit policy. It does NOT provide basic hospital, basic medical, or major medical insurance. It is not a Medicare Supplement policy. The certificate has exclusions, limitations, and benefit waiting periods for certain conditions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate. The policy, certificate and any rider, if applicable, may not be available in all states and may vary based on state laws and regulations. This product is inappropriate for individuals who are eligible for Medicaid coverage.

No benefits will be payable relating to or resulting from services or treatment rendered or confinement outside the United States or Canada. No benefits will be payable for any loss that is caused or contributed to by: war or any act of war or your active duty in any armed service during a time of war (this does not include acts of terrorism); active military duty; riding in or driving any motor-driven vehicle in a race, stunt show, speed test or driving while Intoxicated; committing of or attempting to commit an assault, felony or other criminal act; active participation in a riot, rebellion or Insurrection; committing or attempting to commit suicide, whether sane or insane, or injuring oneself intentionally; incarceration in a penal institution of any kind; pregnancy or childbirth, except complications of pregnancy; any mental and nervous disorder; substance abuse; a covered accident or covered sickness arising out of or in the course of any work for pay or profit; elective abortion or complications thereof; elective or cosmetic surgery or procedures, except for reconstructive surgery unless due to congenital anomaly or disease of a dependent child which has resulted in a defect; artificial insemination, in vitro fertilization, test tube fertilization; or sterilization, tubal ligation or vasectomy, and reversal thereof, unless recommended by a physician.

Information about services offered

Value-added services are not insurance, are offered only on specific lines of coverage and carry a separate charge, which is added to the cost of the insurance. The cost is included in the total amount billed.

Health Navigator Help Line is provided by PinnacleCare. PinnacleCare is a member of the Sun Life Financial Inc. ("Sun Life") family of companies. PinnacleCare and its employees do not diagnose medical conditions, recommend treatment options or provide medical care and any information or services provided should not be considered medical advice. Any medical decisions should be made only after consultation with and at the direction of the medical provider. Any person or entity who provides health care services following a referral or other service provided does so independently and not as an agent or representative of PinnacleCare.

Sun Life reserves the right to discontinue any of the Services at any time. Employers who provide group insurance coverage and make available value-added services within an I.R.C. Section 125 cafeteria plan should consult a tax professional to determine whether those services are Qualified Benefits for Section 125 plans. Value-added services are not available in New York and may not be available in all other states.

This Overview is preliminary to the issuance of the Policy. Refer to your Certificate for details. Receipt of this Overview does not constitute approval of coverage under the Policy. In the event of a discrepancy between this Overview, the Certificate and the Policy, the terms of the Policy will govern. Product offerings may not be available in all states and may vary depending on state laws and regulations.

Sun Life companies include Sun Life and Health Insurance Company (U.S.) and Sun Life Assurance Company of Canada (collectively, "Sun Life").

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 93P-LH, 98P-ADD, 12-GP-01, 15-GP-01, 15-LF-C-01, 15-ADD-C-01, 16-DEN-C-01, 16-VIS-C-01, 12-DI-C-01, 16-DI-C-01, 12-AC-C-01, 16-AC-C-01, 13-SD-C-01, 16-SD-C-01, 16-CAN-C-01, 20-HI-C-01, 12-GPPort-P-01, 20-HIPORT-C-01, TDBPOLICY-2006, and TDI-POLICY.

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Evidence of Insurability



Frequently asked questions

What is Evidence of Insurability?

Your group insurance policy may require Evidence of Insurability (EOI) for you and your dependents. Evidence of Insurability is a statement, or proof, of an employee's or dependent's medical history. We use it to determine whether or not we will provide the benefit you are requesting.

What is the EOI application?

The EOI application is an application on which you and/or your dependent(s) answer "yes" or "no" to questions concerning certain medical conditions. If you answer "yes" to any question(s), you are required to provide specific details of the condition, such as pertinent dates, treatments, and names of physicians. In some cases, a paramedical examination may also be required.

When do I need to submit an EOI application?

You may need to submit an EOI application, if you:

- apply for a coverage amount above the Guaranteed Issue amount,
- declined coverage for yourself or your dependent(s) within the initial eligibility period and are now applying for coverage, or
- enroll yourself or your dependent(s) and then subsequently elect to increase coverage.

Please refer to your benefit highlights page for complete information specific to your plan.

What is the process for submitting an EOI application?

To be considered for coverage, you must complete an EOI application, either online or on paper.

Submit your medical information online

It's the quick, easy, and smart way to submit EOI. And it's completely secure and confidential.

1. Have the following information ready:

- Your group policy number, location, and the amount of coverage for yourself and any dependents who require EOI, and
- Height, weight, and recent medical history for you and any dependents.

2. Go to www.sunlife.com/account

- Under *My Benefits*, select a coverage
- On the right hand side, click on *Submit Evidence of Insurability (EOI)*, follow the instructions, review your answers, and sign your application electronically before you submit. You will receive an official acknowledgment that Sun Life has received your EOI application. If you are approved, you may receive an approval e-mail that same day.

Submit your medical information on paper

If you need a paper application, you can access a printable version at www.sunlife.com/account.

- Click *Where can I find a form?*
- From list of forms, select EOI Application

After Sun Life receives and processes your EOI application, you will receive either a final decision or pending notification. If your application is pending, you may be contacted to schedule a medical exam (at Sun Life's expense). Coverage subject to EOI will not go into effect until Sun Life approves your application in writing.

How long does the approval process take?

As soon as we have received a completed online EOI application and as soon as the coverage amount is certified by your employer, often we can issue an approval within minutes and notify you or your employer via our online system or e-mail. For paper applications and applications that require review by a member of our medical underwriting team, the process usually takes five to seven business days. This time range is contingent on you returning a complete EOI application and our ability to obtain the necessary health information.

How will I be notified if I am approved?

If you submit your EOI application online and are approved right away, you will receive an e-mail. If you submit your EOI application via fax or mail, a letter will be sent to your home notifying you of the approval.

How will I be notified if I am denied?

If you are denied the requested coverage, a letter is sent to your home. This letter outlines why you were denied and gives you instructions on how you can appeal the decision.

When does my coverage take effect?

Coverage is effective on the later of the date Sun Life approves your application in writing or the date your coverage is effective under your employer's group insurance policy, provided that you or your dependent(s) are eligible under the group policy.

About privacy and security

In accordance with Sun Life's strict privacy practices, your answers to the Health History portion of the EOI application are completely confidential. Sun Life never shows them to your employer. Also, we do not share your e-mail address or other personal information with any third parties except as permitted or required by law. The website includes state-of-the-art security; any information entered is encrypted and transmitted using Secure Sockets Layer (SSL) technology.

These instructions on how to submit an Evidence of Insurability form apply only to life and disability policies.

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 93P-LH, 98P-ADD, 07-SL, 01C-LH-PT, GP-A, GC-A, 12-GP-01, 12-DI-C-01, 13-SD-C-01, 12-SD-C-01, 12-SD-R-01, 13-SD-R-01, 12-AC-C-01, 12-AC-R-01, and 12-AC-R-02. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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▶ **TALK TO YOUR BENEFITS ADMINISTRATOR
TODAY TO LEARN MORE ABOUT YOUR CHOICES.**



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