

Sun Life Employee Basic Life and AD&D - Employee Optional Life and AD&D



Group Life and AD&D Insurance Benefits

for Employees of City of McMinnville - #238291

All Eligible Employees

A Worldwide Presence

Our parent company's operations currently service millions of people in the United States, Canada, the United Kingdom, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda.

Benefits

- Basic Group Term Life Insurance equal to **\$50,000**. Guaranteed Issue Amount is the lesser of the amount currently inforce or \$50,000.
- Accidental Death and Dismemberment (AD&D) insurance which would pay an additional benefit, up to the amount of your Life benefit, if you suffer a covered loss due to an Accidental Injury.
- Benefits are reduced to 65% at age 65 and to 50% at age 70. Coverage is discontinued at termination of employment or retirement.
- Dependent Life: \$10,000 for your spouse and \$5,000 for eligible children.
- Accelerated Benefits that help offset expenses at a critical time. You may collect a portion of your benefits during your lifetime if you become terminally ill.
- If you leave City of McMinnville, you may be able to convert your Group Life coverage to an Individual Life insurance policy or apply to port your group term life insurance coverage.

No Cost to You

- Your employer pays your Group Life and AD&D premium.

How to Enroll

- Basic group term life coverage begins automatically when you meet the eligibility requirements. You'll need to designate beneficiaries for your basic life benefits using our Beneficiary Designation form or Group Enrollment form. Check with your employer for the necessary forms and for additional coverage options that may be available, or find the forms you need online at www.sunlife.com/us.

For Complete Plan Details

- This highlight flyer is intended to provide an overview of the benefits available from your employer, and is not a complete description of plan provisions. Receipt of this flyer does not certify eligibility for benefits under this plan.
- Your employer will provide you with the Sun Life booklet containing complete plan details.

This Overview is preliminary to the issuance of the Policy and booklet certificate. It does not describe the specific benefits under the Policy.

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, 12-SD-C-01, 13-SD-C-01, 12-SD-R-01, 13-SD-R-01, 12-AC-C-01, 12-AC-R-01, and 12-AC-R-02. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Windsor, CT) under Policy Form Series 13-GP-LH-01, 13-LF-C-01, 13-GPPORT-P-01, 13-LFPort-C-01, 13-ADD-C-01, 13-LTD-C-01, 13-LTD-P-01, 13-STD-C-01, 06P-NY-DBL, 07-NYSL REV 7-12, GP-A-1, and GC-A-1. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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SLPC 25479 12/13 (exp. 12/15)

Optional Life and AD&D Insurance Benefits

for Employees of City of McMinnville - #238291

All Eligible Employees

A Worldwide Presence

Our parent company's operations currently service millions of people in the United States, Canada, the United Kingdom, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda.

Benefits

- **For you:**

An amount between \$10,000 and \$250,000, in increments of \$10,000, not to exceed 5x Basic Annual Earnings. Guaranteed Issue Amount is the lesser of the amount currently in force or \$150,000 if under age 60, and \$20,000 if age 60-69. Benefits cease at retirement.

Features of the Plan

- Your employer's plan includes optional Accidental Death and Dismemberment (AD&D) Insurance which would pay an additional benefit, up to the amount of your Optional Life benefit, if you suffer a covered loss due to Accidental Injury.
- The plan also includes many special features including Waiver of Premium and Accelerated Benefits.

How to Enroll

- Once you have selected the amount of coverage that's right for you, simply fill out the Optional Life enrollment form provided by your employer. Be sure to sign, date, and return the form to your employer. Please submit the form to your employer along with any Evidence of Insurability forms that may be required.

About Evidence of Insurability

- Evidence of Insurability – also called “proof of good health” – is required if:
 - You decline coverage during your initial eligibility period and then want coverage at a later date; or
 - You apply for Optional Life in excess of the Guaranteed Issue Amount.
- All late entrants and increases require Evidence of Insurability.

Your employer will advise you if you need to submit an Evidence of Insurability application. If so, Sun Life may arrange for you to take a medical exam (at our expense) and/or complete a questionnaire. Coverage will not go into effect until Sun Life approves the application.

Optional Life Rates

Semi-Monthly Optional Life & AD&D Rates for Employees

Age	Cost per \$1,000 of coverage
Under Age 25	.060
25-29	.060
30-34	.070
35-39	.085
40-44	.135
45-49	.215
50-54	.340
55-59	.520
60-64	.800
65-69	1.420
70+	2.530

*These are the rates in effect for 01/01/2015. The above rates include \$0.015 for AD&D coverage.

SCHEDULE OF BENEFITS

BASIC EMPLOYEE LIFE INSURANCE AND AD&D

All Eligible Employees (No cost to you) \$50,000

BASIC DEPENDENT LIFE INSURANCE

\$10,000 on Spouse / \$5,000 on Child(ren)

OPTIONAL EMPLOYEE LIFE INSURANCE AND AD&D

Your choice of the following amounts: \$10,000 to \$250,000 in increments of \$10,000 not to exceed 5X annual salary.
Employees 70+ - \$50,000 max

Guaranteed Issue amount for optional life is \$150,000 for employees under 60 years old and \$20,000 for employees 60-69.
No Guaranteed Issue for employees above 70.

Age Reductions

- Amounts of Life Insurance are reduced at the following ages:

Age	Percentage
70	67%
75	50%

For Complete Plan Details

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Exclusions for Life

- Where allowed by law, if the Employee's cause of death is suicide:
- No amount of contributory Life or contributory Dependent Life Insurance is payable if the suicide occurs within 24 months after the Employee's Insurance is effective. If there was prior coverage in place, any period of time the Employee was insured for the same amount of Life Insurance under the previous insurer's group Life policy will count towards completion of the 24 months.
- No increased or additional amount of Life Insurance is payable if the suicide occurs within 24 months after the increased or additional amount of Basic Life Insurance is effective.
- No amount of Life Insurance in excess of the Guaranteed Issue Amount is payable if the suicide occurs within 24 months after the amount in excess of the Guaranteed Issue Amount is effective.

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your Life booklet for complete information.

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SLPC 25493 12/13 (exp. 12/15)

Exclusions for AD&D (subject to state variations)

No Accidental Death or Accidental Dismemberment payment will be made for a loss which is due to or results from:

- Suicide while sane or insane, or intentionally self-inflicted injuries.
- Bodily or mental infirmity or disease of any kind, or infection unless due to an accidental cut or wound.
- Committing or attempting to commit an assault, felony or other illegal act.
- Active participation in a war (declared or undeclared) or active duty in any armed service during a time of war.
- Active participation in a riot, rebellion, or insurrection.
- Injury sustained from any aviation activities, other than riding as a fare-paying passenger, if the pilot exclusion applies to the plan.
- The Insured Person's voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless administered on the advice of a Physician.
- The Insured Person's operation of any motorized vehicle while intoxicated. Intoxicated means the minimum blood level alcohol required to be considered operating an automobile under the influence of alcohol in the jurisdiction where the accident occurred. For the purpose of this Exclusion, "Motorized Vehicle" includes, but is not limited to, automobiles, motorcycles, boats and snowmobiles.

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