

# *Sun Life Financial Long Term Disability Insurance*

## **ELIGIBILITY**

- Coverage is available for all full-time employees working 37.5 hours or more per week.
- An employee is eligible for coverage on the first day of employment.
- Application for coverage must be made within 31 days of eligibility, otherwise evidence of insurability must be submitted to, and approved by Sun Life.

## **AMOUNT OF INSURANCE**

- Monthly benefit is 50% of your monthly salary.
- Maximum benefit is \$5000 per month.
- Minimum benefit is \$100 per month.

## **ELIMINATION PERIOD**

- You must be continuously totally or partially disabled for 180 days before long term disability benefits are payable.

## **MAXIMUM BENEFIT PERIOD**

- The maximum benefit period is the period shown below, or normal retirement age whichever is longer.

<b>Age at Disability</b>	<b>Maximum Disability Period</b>
Less than age 60	To age 65 but not less than 60 months
60	60 Months
61	48 Months
62	42 Months
63	36 Months
64	30 Months
65	24 Months
66	21 Months
67	18 Months
68	15 Months
69 and over	12 Months

<b>Year of Birth</b>	<b>Normal Retirement Age</b>
Before 1938	Age 65
1938	Age 65 & 2 months
1939	Age 65 & 4 months
1940	Age 65 & 6 months
1941	Age 65 & 8 months
1942	Age 65 & 10 months
1943 through 1954	Age 66
1955	Age 66 & 2 months
1956	Age 66 & 4 months
1957	Age 66 & 6 months
1958	Age 66 & 8 months
1959	Age 66 & 10 months
After 1959	Age 67

## **TOTAL MONTHLY EARNINGS**

- Your basic monthly earnings as reported by your Employer immediately before the first date your total or partial disability begins. Total monthly earnings do not include overtime pay, bonuses, or any other extra compensation.
- If you are paid on an hourly basis, your total monthly earnings will be based on your hourly rate of pay, but will not exceed 40 hours per week.
- If your amount of insurance increases or decreases due to a change in salary, your increase/decrease will take effect immediately upon the date of change, providing you are actively at work.

## **LIMITATIONS AND EXCLUSIONS**

No benefits are payable for any total or partial disability during any of the following periods:

- Any period you are not under the regular and continuing care of a physician providing appropriate treatment and regular examination and testing in accordance with your disabling condition, unless you have reached your maximum point of recovery and are still totally or partially disabled.
- Any period you don't submit to a medical examination or clinical assessment requested by Sun Life.
- Any period you engage in any occupation or employment for wage, other than partial disability employment with your employer.
- Any disability that is due to mental illness unless you are under the continuing care of a psychiatric specialist. After you complete your elimination period, benefits are payable for 24 months. Benefits after the first 24 months are payable only if you are confined to a hospital or institution licensed to provide psychiatric treatment. Benefits can be continued for up to 90 days following discharge.
- Any period of disability due to drug or alcohol use, unless you are actively supervised by a physician or rehabilitation counselor and are receiving continuing treatment from a rehabilitation center or designated institution approved by Sun Life. Benefits are payable for 24 months, if during the elimination period, you become confined to a hospital or institution licensed to provide drug or alcohol treatment or begin participation in a drug or alcohol rehabilitation program acceptable to Sun Life. Benefits after 24 months are payable only if you are confined to a hospital or institution licensed to provide drug or alcohol treatment.
- Any period during which you are incarcerated.
- Any period of disability that is due to chemical or environmental illness unless you are under the continuing care of a physician providing appropriate treatment and regular examination and testing in accordance with your disabling condition. LTD benefits are payable for 24 months. Benefits after 24 months are payable only if you are confined to a hospital.
- Any period of total or partial disability that is due to chronic fatigue illness, unless you are under the continuing care of a physician providing appropriate treatment and regular examination and testing in accordance with your disabling condition. Benefits are payable for 24 months. Benefits after 24 months are payable only if you are confined to a hospital.
- Any period of total or partial disability that is due to musculoskeletal and connective tissue illness, unless you are under the continuing care of a physician providing appropriate treatment and regular examination and testing in accordance with your disabling condition. Benefits are payable for 24 months. Benefits after 24 months are payable only if you are confined to a hospital.

No benefits are payable for any total or partial disability due to:

- intentionally self-inflicted injuries;
- active participation in a riot, rebellion, or insurrection;
- war, declared or undeclared, or any act of war;
- committing or attempting to commit an assault, felony, or other illegal act;
- operation of any motorized vehicle while intoxicated;
- a pre-existing condition, which is a condition that during the 12 months prior to your effective date of coverage, you received medical treatment, consultation, care, or services, or took prescribed

drugs, or had symptoms that would have caused an ordinarily prudent person to consult a health care provider for diagnosis, care or treatment.

**The pre-existing condition exclusion will not apply if your total or partial disability begins later than 12 months after your effective date of insurance.**

**COST TO YOU**

- The cost of Sun Life Long Term Disability is paid by the employees through payroll deduction.
- Benefits are tax-free.
- The cost per pay period is determined by multiplying your monthly income by the rate found in the chart below (example: \$3,000 X .00135 X 12 divided by 26 = \$1.87 per pay period).

<u>Your Age</u>	<u>Rate</u>
Under 30	\$.00135
30-34	\$.00192
35-39	\$.00279
40-44	\$.00384
45-49	\$.00702
50-54	\$.00942
55-59	\$.01307
60-64	\$.01153
65-69	\$.00702
70-74	\$.00461
75-79	\$.00500

**For questions or information about your coverage, call Sun Life Group Customer Service Center at (800) 247-6875.**

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