

Voluntary Long-Term Disability Insurance

Cypress Fairbanks Independent School District | All Eligible Employees | 930912

Protect your paycheck for the long-term

An accident or illness can put your life on hold. It may even mean you can't work. How do you pay your bills? Long-term disability replaces part of your income if you can't work due to a covered disability. You can use this money to help you pay everyday expenses, like your mortgage or rent, utilities, childcare and groceries.

How it works

Your employer is offering you and your coworkers this coverage as a group, at a group rate. You are responsible for paying a portion or all of the cost.

Choose the benefit that best meets your needs and your budget.

Benefits

	Choice 1
Monthly benefit after your claim is approved	Get a monthly check of \$200 to \$7,500 , in any \$100 increment you choose, to replace a portion of your income--up to 66.67% of your Total Monthly Earnings.
When benefits begin	Benefits begin as soon as the first day for accident and 7 days for sickness
Benefits may be paid for	Until you reach the Social Security Normal Retirement Age —as long as you are still unable to work due to a covered accident and 5 years due to a covered sickness. Ask your employer for details
Additional plan information	You're covered for disabilities resulting from injury or sickness 24 hours a day, seven days a week.



What did Long-Term Disability insurance mean for Mark?

Mark could no longer work at his technology job after he started to have blurry vision due to diabetes.

- Mark filed a claim with Sun Life. We reviewed his medical information and job description and approved his claim.
- His case manager talked with him about his return to work options.
- With the help of Sun Life, his employer purchased technology that helped Mark work part-time.
- He increased his hours until he could work a full schedule. Throughout this period, Mark was able to stay on top of his bills.

Top 5

Long-Term Disability diagnoses:

1. Musculoskeletal
2. Circulatory conditions
3. Cancer
4. Nervous system disorders
5. Injury

Sun Life claims data, July 2018



Sun Life Assurance Company of Canada
sunlife.com
800-247-6875

	Choice 2
Monthly benefit after your claim is approved	Get a monthly check of \$200 to \$7,500 , in any \$100 increment you choose, to replace a portion of your income--up to 66.67% of your Total Monthly Earnings.
When benefits begin	Benefits begin as soon as 14 days
Benefits may be paid for	Until you reach the Social Security Normal Retirement Age —as long as you are still unable to work due to a covered accident and 5 years due to a covered sickness. Ask your employer for details
Additional plan information	You're covered for disabilities resulting from injury or sickness 24 hours a day, seven days a week.

	Choice 3
Monthly benefit after your claim is approved	Get a monthly check of \$200 to \$7,500 , in any \$100 increment you choose, to replace a portion of your income--up to 66.67% of your Total Monthly Earnings.
When benefits begin	Benefits begin as soon as 30 days
Benefits may be paid for	Until you reach the Social Security Normal Retirement Age —as long as you are still unable to work due to a covered accident and 5 years due to a covered sickness. Ask your employer for details
Additional plan information	You're covered for disabilities resulting from injury or sickness 24 hours a day, seven days a week.

	Choice 4
Monthly benefit after your claim is approved	Get a monthly check of \$200 to \$7,500 , in any \$100 increment you choose, to replace a portion of your income--up to 66.67% of your Total Monthly Earnings.
When benefits begin	Benefits begin as soon as the first day for accident and 7 days for sickness
Benefits may be paid for	Until you reach the Social Security Normal Retirement Age —as long as you are still unable to work due to a covered disability.
Additional plan information	You're covered for disabilities resulting from injury or sickness 24 hours a day, seven days a week.

	Choice 5
Monthly benefit after your claim is approved	Get a monthly check of \$200 to \$7,500 , in any \$100 increment you choose, to replace a portion of your income--up to 66.67% of your Total Monthly Earnings.
When benefits begin	Benefits begin as soon as 14 days
Benefits may be paid for	Until you reach the Social Security Normal Retirement Age —as long as you are still unable to work due to a covered disability.
Additional plan information	You're covered for disabilities resulting from injury or sickness 24 hours a day, seven days a week.



	Choice 6
Monthly benefit after your claim is approved	Get a monthly check of \$200 to \$7,500 , in any \$100 increment you choose, to replace a portion of your income--up to 66.67% of your Total Monthly Earnings.
When benefits begin	Benefits begin as soon as 30 days
Benefits may be paid for	Until you reach the Social Security Normal Retirement Age —as long as you are still unable to work due to a covered disability.
Additional plan information	You're covered for disabilities resulting from injury or sickness 24 hours a day, seven days a week.

*More than one in four of today's 20-year-olds will be out of work for 12 months or more for a disabling injury or illness before they reach retirement.**



Additional considerations

If I have other income	Income from other sources may reduce your benefit amount. These may include disability benefits from social security, retirement, government plans or state disability income; other group disability plans; no-fault benefits, salary continuance or sick leave, and return-to-work earnings.
If I can work while 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.

Long-term disability FAQs

What if I have a pre-existing condition?

If you submit a claim 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.

How do I file a claim after becoming disabled?

Check with your employer to make sure you are eligible for benefits. Then, file a claim with Sun Life. We will ask for information from you about your doctor, your income, and your condition. We will ask for medical records and for your doctor to fill out a form about your condition and your expected recovery. You can download forms from our website.

How is my benefit taxed?

If you pay for your coverage all post-tax, your benefit will not be taxable income or tax reported by us to the IRS. If you pay for your coverage all pre-tax, or if you pay for part of your coverage post-tax and your employer pays for the rest, or if your employer pays the entire premium, some or all of your benefit amount will be taxable income, which will be tax reported on a Form W-2 and it may have FICA tax deductions that reduce the amount we pay you. Please consult with a tax advisor or your employer if you have any questions.

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 definition of disability if you're insured when you become disabled.

Read the important plan provisions section for more information including limitations and exclusions.

*Realitycheckup.org, Council for Disability Awareness, 2018, citing Social Security Administration "Disability and Death Tables for Insured Workers Born in 1997," October 2017.

Important Plan Provisions

Limitations and exclusions*

No benefit is payable to you under the Policy for any Period of Disability or other loss for which benefits are payable that is caused by, contributed to in any way or resulting from:

- intentionally self-inflicted injuries;
- war, declared or undeclared, or any act of war; or your active duty in any armed service during a time of war;
- a Pre-existing Condition, except:
 - if your Disability begins later than 12 months after your effective date or later than 3 months after the effective date of any increase in your amount of insurance;
 - for the initial amount of insurance or for any subsequent increases if you have been insured under the Policy for the immediately preceding 3 consecutive months prior to your Disability and during that period you have not:
 - sought medical treatment, consultation, advice, care or services, including diagnostic measures for the condition, regardless of whether the condition was diagnosed or suspected at that time; or
 - took prescribed drugs or medicines for the condition.
- cost of living, contract, or periodic salary review increases;
- your active Participation in a Riot, Rebellion or Insurrection;
- your committing or attempting to commit an assault, felony, or other criminal act; or
- your operation of any motorized vehicle while under the influence of any illegal substance or medication not prescribed by a Physician, or while Intoxicated.

No benefit is payable to you under the Policy for any Period of Disability or other loss:

- while you are not under the Continuing Care of a Physician for the Accident or Sickness causing your Disability, unless you have reached your maximum point of recovery and are still Disabled;
- for any period you do not submit to any medical examination or clinical assessment requested by us; or
- for any Period of disability during which you are incarcerated.
- Worker's Compensation

*The above exclusions and limitations may vary by state law and regulations. Please see the certificate or ask your benefits administrator for information on Elimination Periods, Waiting Periods, and Pre-Existing Conditions limitations, where applicable.

Keep your life, and your bills, on track while you recover from an illness or injury.



If you decline coverage during your initial eligibility period and want to elect coverage or increase coverage at a later date, you are required to complete and submit an Evidence of Insurability application, which must be approved by Sun Life prior to coverage taking effect.

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.

If your disability coverage is paid with pre-tax dollars, the benefit payments will be fully or partially taxable under federal tax law based on the percentage of the premiums paid with pre-tax dollars. State tax laws for disability benefit payments vary and other tax considerations apply. Please consult your legal or tax advisor for more information. Sun Life does not provide tax advice.

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.

Group customized disability insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 12-GP-01 and 12-DI-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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