

Optional Life and Accidental Death and Dismemberment (AD&D) insurance

For all eligible employees of Goose Creek Consolidated Independent School District, policy #26392

Protect the life you love by securing it for the people most important to you.

Available coverage amounts

- Choose the benefit amounts that best meet your needs and your budget:

For you	For your spouse	For your child(ren)
You can elect \$10,000 to \$500,000—in \$10,000 increments (not to exceed five times your basic annual earnings). ¹	If you elect coverage for yourself, you can sign up for \$5,000 to \$250,000—in \$5,000 increments. ¹ (Not to exceed 50% of your elected amount.)	If you elect coverage for yourself, you can sign up for \$2,500 to \$10,000—in \$2,500 increments. (Not to exceed 50% of your elected amount.)
You can elect coverage with no medical questions asked up to \$300,000 or three times your basic annual earnings, whichever is less if you are under age 60, \$40,000 if you are age 60–69, \$20,000 if you are age 70–79, and \$1,000 if age 80 or over. ¹	You can elect coverage with no medical questions asked up to \$50,000 if you are under age 60 and \$10,000 if you are age 60–69. ¹	
Benefits are reduced to 67% at age 70 and to 50% at age 75. Coverage is discontinued at termination of employment or retirement.	Coverage terminates when your spouse turns 70 years old.	An eligible child is defined as a child who is 6 months to 26 years old if a full-time student.

- The cost for Sun Life’s Life and AD&D insurance depends on the benefit amount you choose and your age.

More about Sun Life’s Life and AD&D insurance

Take comfort in knowing that Life and AD&D insurance can provide the people you love with financial support when you can’t be there—and they need it most.

- Consider supplementing your employer-paid Life and AD&D insurance if your income is needed to cover household or day-to-day expenses, or if you share responsibility for a significant debt with someone else.
- The policy includes an equal amount of AD&D insurance, which provides a benefit if you suffer a covered accidental injury or die from a covered accident.
- Enroll when you are first eligible, and you do not have to provide proof of good health.¹

- Adjust your coverage as your needs change (e.g., you get married or have a baby), since you are covered for a year at a time.¹
- Apply to take your coverage with you if you retire or change employers.²
- Apply to receive a portion of your death benefit to help cover medical and living expenses if you become terminally ill.

How Sun Life's Life and AD&D insurance can help

Life and AD&D insurance may provide additional financial support by:

- covering household expenses,
- relieving debt (e.g., mortgage or student loans) you might leave behind,
- allowing your family members to hire someone if they need help when you are gone,
- leaving an inheritance for your loved ones or even for an organization you are passionate about, and
- assisting your family with the cost of your funeral or medical bills.

Limitations and exclusions

If the employee's cause of death is suicide:*

- No amount of Life or Dependent Life insurance is payable if the suicide occurs within 24 months after the employee's insurance is effective.
- No increased or additional amount of Life insurance is payable if the suicide occurs within 24 months after the increased or additional amount of 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.]

No AD&D benefit will paid for a loss that is due to or results from:*

- suicide while sane or insane
- 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 criminal 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
- the employee'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 employee's operation of any motorized vehicle while intoxicated.
 - Intoxicated means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction where the accident occurred.
 - For the purposes of this exclusion, "Motorized Vehicle" includes, but is not limited to, automobiles, motorcycles, boats, and snowmobiles.

*Subject to state law variations.

1. If the amount you apply for exceeds the Guaranteed Issue amount or 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.
2. Subject to policy terms, conversion is available when coverage terminates or reduces or when an employee retires, and portability is available when employment terminates. Coverage is subject to state variations. If portability is not available in your state, continuation may be available. Refer to your Certificate for specific conditions.

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.

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, 07P-LH-PT/07C-LH-PT, 01P-ADD-PT/01C-ADD-PT, 12-GP-01, 13-ADD-C-01, 12-GPPort-P-01, and 13-ADDPort-C-01. 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-LF-01, 13-LF-C-01, 13-GP-LH-01, 13-ADD-C-01, 13-LTD-C-01, 12-GPPort-01, 13-LFPort-C-01, and 13-ADDPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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