

County of Marshall  
Class 1

BENEFIT HIGHLIGHTS

Discover new  
ways to protect  
what you love



**Sun Life**

Life's brighter under the sun



# Find your benefits here.

COUNTY OF MARSHALL

POLICY # 231842

If you're reading this, it must be enrollment time. But don't sweat it, because we've got you covered. We'll provide you with the right information to get the coverage that's best for you and your family. Some of our offerings might be new to you. Take some time to read through this booklet, so that you feel confident about your choices. And keep in mind that any benefits you choose are easily paid for through payroll deduction.

## **BENEFITS AT A GLANCE:**

- ▶ **Basic and Voluntary Life insurance** to protect your family if something happens to you.
- ▶ **Short-Term Disability insurance** that pays a portion of your income if a covered disability means you can't work.
- ▶ **Long-Term Disability insurance** to protect your savings - once your claim is approved - when you can't work for an extended time.



# Basic Life Insurance

Even among people who have life insurance, about **1 in 5** say they don't have enough.<sup>1</sup>

## ▶ 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.

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.

### **Do I need to answer any health questions to enroll?**

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 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

County of Marshall | All Eligible Employees |

## Protect your family

The people you love and support could face financial challenges if you were no longer around. Life insurance provides your loved ones with money they can use for household expenses, tuition, mortgage payments and more.

## 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 all or a portion of the cost. Choose the benefit that best meets your needs and your budget.

### Benefits

|                            |   |
|----------------------------|---|
| <b>For you</b>             | <p>You can choose from <b>\$10,000 to \$500,000</b>—in increments of \$10,000, <b>not to exceed 5 times</b> your basic annual earnings—with no medical questions asked <b>up to the Guaranteed Issue amount of \$130,000</b>.</p> <p>The benefit amount is reduced to 67% at age 65 and to 34% at age 70.</p> <p>Your coverage ends at termination of employment or retirement.</p>   |
| <b>For your spouse</b>     | <p>If you elect coverage for yourself, you can choose from <b>\$5,000 to \$250,000</b>—in increments of \$5,000 —with no medical questions asked <b>up to the Guaranteed Issue amount of \$50,000</b>.</p> <p>(The amount you select for your spouse cannot exceed 50% of your coverage amount.)</p> <p>Spouse rates are based on employee age.</p> <p>The benefit amount may be reduced when the employee benefit amount is reduced.</p>   |
| <b>For your child(ren)</b> | <p>If you elect coverage for yourself, you can choose <b>\$5,000 to \$10,000</b>— in \$5,000 increments—with no medical questions asked.</p> <p>(The amount you select for your child(ren) cannot exceed 50% of your coverage amount.)</p> <p>The benefit amount may be reduced when the employee benefit amount is reduced.</p> <p>A full benefit is payable for a dependent child who is 6 months to 26 years old. A reduced benefit is payable for a child from 14 days to 6 months.</p> |



## What does life insurance mean for the Jones family?

Jason and Charlotte just bought their first house and are expecting their first child. They didn't think they could afford life insurance—and they didn't think they needed it because they're young and healthy.

However, Jason's best friend from high school was recently killed in a car accident. Sadly, his wife is selling their home because she can't afford the mortgage on her own.

Jason and Charlotte started to rethink life insurance, and were surprised to find options at work that meet their budget.

*Since most people would have trouble paying living expenses after several months if their primary wage earner died, \* it may be worth asking, who depends on you?*

## Additional considerations

|                                     |   |
|-------------------------------------|---|
| <b>If I become terminally ill</b>   | You may apply to receive a portion of your life insurance to help cover medical and living expenses. This is not long-term-care insurance. It will reduce the total amount of the life insurance payment we pay to your beneficiary(ies). Receipt of the Accelerated Benefit may be taxable and may impact your eligibility for public assistance programs. |
| <b>If I become Totally Disabled</b> | 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.  |
| <b>If I leave my employer</b>       | 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.   |
| <b>If I've had a life change</b>    | You may be able to adjust your coverage as your needs change (e.g., you get married or have a baby). Certain changes require you to answer health questions. Ask your employer for details.   |

## Life FAQ

### Do I have to answer health questions to enroll?

You will be required to answer health questions if (1) you do not elect coverage when it's first available to you and you want to elect at a later date; (2) you request an amount higher than the Guaranteed Issue amount noted in the table, if offered; or (3) you want to increase coverage at a later date. You will need to fill out and submit our Evidence of Insurability application which must be approved by Sun Life before the coverage takes effect.

### How is my benefit claim filed and paid?

You or your beneficiary(ies) and your employer will complete the appropriate claims forms and submit these to Sun Life. Our claims examiners review the claim and gather additional information if necessary. We will notify you or your beneficiaries when the decision is made. If your death claim is 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.)

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

\* Facts About Life 2016, LIMRA.com, September 2016, accessed June 2018.



# Rate Sheet

**Employee** - Coverage and **monthly** cost for Employee Voluntary Life.

**Smoker** Rates are effective as of July 01, 2020.

The chart below shows possible coverage amounts and corresponding costs per month.

Find your age bracket (as of the effective date of coverage) to determine the associated 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+     |
| \$10,000         | 1.11         | 1.11  | 1.20  | 1.76  | 2.92   | 4.89   | 7.82   | 12.27  | 14.15  | 19.93  | 37.30   |
| \$20,000         | 2.22         | 2.22  | 2.40  | 3.52  | 5.84   | 9.78   | 15.64  | 24.54  | 28.30  | 39.86  | 74.60   |
| \$30,000         | 3.33         | 3.33  | 3.60  | 5.28  | 8.76   | 14.67  | 23.46  | 36.81  | 42.45  | 59.79  | 111.90  |
| \$40,000         | 4.44         | 4.44  | 4.80  | 7.04  | 11.68  | 19.56  | 31.28  | 49.08  | 56.60  | 79.72  | 149.20  |
| \$50,000         | 5.55         | 5.55  | 6.00  | 8.80  | 14.60  | 24.45  | 39.10  | 61.35  | 70.75  | 99.65  | 186.50  |
| \$60,000         | 6.66         | 6.66  | 7.20  | 10.56 | 17.52  | 29.34  | 46.92  | 73.62  | 84.90  | 119.58 | 223.80  |
| \$70,000         | 7.77         | 7.77  | 8.40  | 12.32 | 20.44  | 34.23  | 54.74  | 85.89  | 99.05  | 139.51 | 261.10  |
| \$80,000         | 8.88         | 8.88  | 9.60  | 14.08 | 23.36  | 39.12  | 62.56  | 98.16  | 113.20 | 159.44 | 298.40  |
| \$90,000         | 9.99         | 9.99  | 10.80 | 15.84 | 26.28  | 44.01  | 70.38  | 110.43 | 127.35 | 179.37 | 335.70  |
| \$100,000        | 11.10        | 11.10 | 12.00 | 17.60 | 29.20  | 48.90  | 78.20  | 122.70 | 141.50 | 199.30 | 373.00  |
| \$110,000        | 12.21        | 12.21 | 13.20 | 19.36 | 32.12  | 53.79  | 86.02  | 134.97 | 155.65 | 219.23 | 410.30  |
| \$120,000        | 13.32        | 13.32 | 14.40 | 21.12 | 35.04  | 58.68  | 93.84  | 147.24 | 169.80 | 239.16 | 447.60  |
| \$130,000        | 14.43        | 14.43 | 15.60 | 22.88 | 37.96  | 63.57  | 101.66 | 159.51 | 183.95 | 259.09 | 484.90  |
| \$140,000        | 15.54        | 15.54 | 16.80 | 24.64 | 40.88  | 68.46  | 109.48 | 171.78 | 198.10 | 279.02 | 522.20  |
| \$150,000        | 16.65        | 16.65 | 18.00 | 26.40 | 43.80  | 73.35  | 117.30 | 184.05 | 212.25 | 298.95 | 559.50  |
| \$160,000        | 17.76        | 17.76 | 19.20 | 28.16 | 46.72  | 78.24  | 125.12 | 196.32 | 226.40 | 318.88 | 596.80  |
| \$170,000        | 18.87        | 18.87 | 20.40 | 29.92 | 49.64  | 83.13  | 132.94 | 208.59 | 240.55 | 338.81 | 634.10  |
| \$180,000        | 19.98        | 19.98 | 21.60 | 31.68 | 52.56  | 88.02  | 140.76 | 220.86 | 254.70 | 358.74 | 671.40  |
| \$190,000        | 21.09        | 21.09 | 22.80 | 33.44 | 55.48  | 92.91  | 148.58 | 233.13 | 268.85 | 378.67 | 708.70  |
| \$200,000        | 22.20        | 22.20 | 24.00 | 35.20 | 58.40  | 97.80  | 156.40 | 245.40 | 283.00 | 398.60 | 746.00  |
| \$210,000        | 23.31        | 23.31 | 25.20 | 36.96 | 61.32  | 102.69 | 164.22 | 257.67 | 297.15 | 418.53 | 783.30  |
| \$220,000        | 24.42        | 24.42 | 26.40 | 38.72 | 64.24  | 107.58 | 172.04 | 269.94 | 311.30 | 438.46 | 820.60  |
| \$230,000        | 25.53        | 25.53 | 27.60 | 40.48 | 67.16  | 112.47 | 179.86 | 282.21 | 325.45 | 458.39 | 857.90  |
| \$240,000        | 26.64        | 26.64 | 28.80 | 42.24 | 70.08  | 117.36 | 187.68 | 294.48 | 339.60 | 478.32 | 895.20  |
| \$250,000        | 27.75        | 27.75 | 30.00 | 44.00 | 73.00  | 122.25 | 195.50 | 306.75 | 353.75 | 498.25 | 932.50  |
| \$260,000        | 28.86        | 28.86 | 31.20 | 45.76 | 75.92  | 127.14 | 203.32 | 319.02 | 367.90 | 518.18 | 969.80  |
| \$270,000        | 29.97        | 29.97 | 32.40 | 47.52 | 78.84  | 132.03 | 211.14 | 331.29 | 382.05 | 538.11 | 1007.10 |
| \$280,000        | 31.08        | 31.08 | 33.60 | 49.28 | 81.76  | 136.92 | 218.96 | 343.56 | 396.20 | 558.04 | 1044.40 |
| \$290,000        | 32.19        | 32.19 | 34.80 | 51.04 | 84.68  | 141.81 | 226.78 | 355.83 | 410.35 | 577.97 | 1081.70 |
| \$300,000        | 33.30        | 33.30 | 36.00 | 52.80 | 87.60  | 146.70 | 234.60 | 368.10 | 424.50 | 597.90 | 1119.00 |
| \$310,000        | 34.41        | 34.41 | 37.20 | 54.56 | 90.52  | 151.59 | 242.42 | 380.37 | 438.65 | 617.83 | 1156.30 |
| \$320,000        | 35.52        | 35.52 | 38.40 | 56.32 | 93.44  | 156.48 | 250.24 | 392.64 | 452.80 | 637.76 | 1193.60 |
| \$330,000        | 36.63        | 36.63 | 39.60 | 58.08 | 96.36  | 161.37 | 258.06 | 404.91 | 466.95 | 657.69 | 1230.90 |
| \$340,000        | 37.74        | 37.74 | 40.80 | 59.84 | 99.28  | 166.26 | 265.88 | 417.18 | 481.10 | 677.62 | 1268.20 |
| \$350,000        | 38.85        | 38.85 | 42.00 | 61.60 | 102.20 | 171.15 | 273.70 | 429.45 | 495.25 | 697.55 | 1305.50 |
| \$360,000        | 39.96        | 39.96 | 43.20 | 63.36 | 105.12 | 176.04 | 281.52 | 441.72 | 509.40 | 717.48 | 1342.80 |
| \$370,000        | 41.07        | 41.07 | 44.40 | 65.12 | 108.04 | 180.93 | 289.34 | 453.99 | 523.55 | 737.41 | 1380.10 |
| \$380,000        | 42.18        | 42.18 | 45.60 | 66.88 | 110.96 | 185.82 | 297.16 | 466.26 | 537.70 | 757.34 | 1417.40 |
| \$390,000        | 43.29        | 43.29 | 46.80 | 68.64 | 113.88 | 190.71 | 304.98 | 478.53 | 551.85 | 777.27 | 1454.70 |
| \$400,000        | 44.40        | 44.40 | 48.00 | 70.40 | 116.80 | 195.60 | 312.80 | 490.80 | 566.00 | 797.20 | 1492.00 |
| \$410,000        | 45.51        | 45.51 | 49.20 | 72.16 | 119.72 | 200.49 | 320.62 | 503.07 | 580.15 | 817.13 | 1529.30 |
| \$420,000        | 46.62        | 46.62 | 50.40 | 73.92 | 122.64 | 205.38 | 328.44 | 515.34 | 594.30 | 837.06 | 1566.60 |
| \$430,000        | 47.73        | 47.73 | 51.60 | 75.68 | 125.56 | 210.27 | 336.26 | 527.61 | 608.45 | 856.99 | 1603.90 |
| \$440,000        | 48.84        | 48.84 | 52.80 | 77.44 | 128.48 | 215.16 | 344.08 | 539.88 | 622.60 | 876.92 | 1641.20 |
| \$450,000        | 49.95        | 49.95 | 54.00 | 79.20 | 131.40 | 220.05 | 351.90 | 552.15 | 636.75 | 896.85 | 1678.50 |
| \$460,000        | 51.06        | 51.06 | 55.20 | 80.96 | 134.32 | 224.94 | 359.72 | 564.42 | 650.90 | 916.78 | 1715.80 |
| \$470,000        | 52.17        | 52.17 | 56.40 | 82.72 | 137.24 | 229.83 | 367.54 | 576.69 | 665.05 | 936.71 | 1753.10 |
| \$480,000        | 53.28        | 53.28 | 57.60 | 84.48 | 140.16 | 234.72 | 375.36 | 588.96 | 679.20 | 956.64 | 1790.40 |
| \$490,000        | 54.39        | 54.39 | 58.80 | 86.24 | 143.08 | 239.61 | 383.18 | 601.23 | 693.35 | 976.57 | 1827.70 |
| \$500,000        | 55.50        | 55.50 | 60.00 | 88.00 | 146.00 | 244.50 | 391.00 | 613.50 | 707.50 | 996.50 | 1865.00 |

**Employee - Coverage and monthly cost for Employee Voluntary Life.**

**Non-Smoker** Rates are effective as of July 01, 2020.

The chart below shows possible coverage amounts and corresponding costs per month.

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

| Age and Cost     |       |       |       |       |       |        |        |        |        |        |         |
|------------------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|---------|
| Coverage Amounts | <25   | 25-29 | 30-34 | 35-39 | 40-44 | 45-49  | 50-54  | 55-59  | 60-64  | 65-69  | 70+     |
| \$10,000         | 0.66  | 0.66  | 0.60  | 0.84  | 1.35  | 2.26   | 3.71   | 6.53   | 8.58   | 13.46  | 27.22   |
| \$20,000         | 1.32  | 1.32  | 1.20  | 1.68  | 2.70  | 4.52   | 7.42   | 13.06  | 17.16  | 26.92  | 54.44   |
| \$30,000         | 1.98  | 1.98  | 1.80  | 2.52  | 4.05  | 6.78   | 11.13  | 19.59  | 25.74  | 40.38  | 81.66   |
| \$40,000         | 2.64  | 2.64  | 2.40  | 3.36  | 5.40  | 9.04   | 14.84  | 26.12  | 34.32  | 53.84  | 108.88  |
| \$50,000         | 3.30  | 3.30  | 3.00  | 4.20  | 6.75  | 11.30  | 18.55  | 32.65  | 42.90  | 67.30  | 136.10  |
| \$60,000         | 3.96  | 3.96  | 3.60  | 5.04  | 8.10  | 13.56  | 22.26  | 39.18  | 51.48  | 80.76  | 163.32  |
| \$70,000         | 4.62  | 4.62  | 4.20  | 5.88  | 9.45  | 15.82  | 25.97  | 45.71  | 60.06  | 94.22  | 190.54  |
| \$80,000         | 5.28  | 5.28  | 4.80  | 6.72  | 10.80 | 18.08  | 29.68  | 52.24  | 68.64  | 107.68 | 217.76  |
| \$90,000         | 5.94  | 5.94  | 5.40  | 7.56  | 12.15 | 20.34  | 33.39  | 58.77  | 77.22  | 121.14 | 244.98  |
| \$100,000        | 6.60  | 6.60  | 6.00  | 8.40  | 13.50 | 22.60  | 37.10  | 65.30  | 85.80  | 134.60 | 272.20  |
| \$110,000        | 7.26  | 7.26  | 6.60  | 9.24  | 14.85 | 24.86  | 40.81  | 71.83  | 94.38  | 148.06 | 299.42  |
| \$120,000        | 7.92  | 7.92  | 7.20  | 10.08 | 16.20 | 27.12  | 44.52  | 78.36  | 102.96 | 161.52 | 326.64  |
| \$130,000        | 8.58  | 8.58  | 7.80  | 10.92 | 17.55 | 29.38  | 48.23  | 84.89  | 111.54 | 174.98 | 353.86  |
| \$140,000        | 9.24  | 9.24  | 8.40  | 11.76 | 18.90 | 31.64  | 51.94  | 91.42  | 120.12 | 188.44 | 381.08  |
| \$150,000        | 9.90  | 9.90  | 9.00  | 12.60 | 20.25 | 33.90  | 55.65  | 97.95  | 128.70 | 201.90 | 408.30  |
| \$160,000        | 10.56 | 10.56 | 9.60  | 13.44 | 21.60 | 36.16  | 59.36  | 104.48 | 137.28 | 215.36 | 435.52  |
| \$170,000        | 11.22 | 11.22 | 10.20 | 14.28 | 22.95 | 38.42  | 63.07  | 111.01 | 145.86 | 228.82 | 462.74  |
| \$180,000        | 11.88 | 11.88 | 10.80 | 15.12 | 24.30 | 40.68  | 66.78  | 117.54 | 154.44 | 242.28 | 489.96  |
| \$190,000        | 12.54 | 12.54 | 11.40 | 15.96 | 25.65 | 42.94  | 70.49  | 124.07 | 163.02 | 255.74 | 517.18  |
| \$200,000        | 13.20 | 13.20 | 12.00 | 16.80 | 27.00 | 45.20  | 74.20  | 130.60 | 171.60 | 269.20 | 544.40  |
| \$210,000        | 13.86 | 13.86 | 12.60 | 17.64 | 28.35 | 47.46  | 77.91  | 137.13 | 180.18 | 282.66 | 571.62  |
| \$220,000        | 14.52 | 14.52 | 13.20 | 18.48 | 29.70 | 49.72  | 81.62  | 143.66 | 188.76 | 296.12 | 598.84  |
| \$230,000        | 15.18 | 15.18 | 13.80 | 19.32 | 31.05 | 51.98  | 85.33  | 150.19 | 197.34 | 309.58 | 626.06  |
| \$240,000        | 15.84 | 15.84 | 14.40 | 20.16 | 32.40 | 54.24  | 89.04  | 156.72 | 205.92 | 323.04 | 653.28  |
| \$250,000        | 16.50 | 16.50 | 15.00 | 21.00 | 33.75 | 56.50  | 92.75  | 163.25 | 214.50 | 336.50 | 680.50  |
| \$260,000        | 17.16 | 17.16 | 15.60 | 21.84 | 35.10 | 58.76  | 96.46  | 169.78 | 223.08 | 349.96 | 707.72  |
| \$270,000        | 17.82 | 17.82 | 16.20 | 22.68 | 36.45 | 61.02  | 100.17 | 176.31 | 231.66 | 363.42 | 734.94  |
| \$280,000        | 18.48 | 18.48 | 16.80 | 23.52 | 37.80 | 63.28  | 103.88 | 182.84 | 240.24 | 376.88 | 762.16  |
| \$290,000        | 19.14 | 19.14 | 17.40 | 24.36 | 39.15 | 65.54  | 107.59 | 189.37 | 248.82 | 390.34 | 789.38  |
| \$300,000        | 19.80 | 19.80 | 18.00 | 25.20 | 40.50 | 67.80  | 111.30 | 195.90 | 257.40 | 403.80 | 816.60  |
| \$310,000        | 20.46 | 20.46 | 18.60 | 26.04 | 41.85 | 70.06  | 115.01 | 202.43 | 265.98 | 417.26 | 843.82  |
| \$320,000        | 21.12 | 21.12 | 19.20 | 26.88 | 43.20 | 72.32  | 118.72 | 208.96 | 274.56 | 430.72 | 871.04  |
| \$330,000        | 21.78 | 21.78 | 19.80 | 27.72 | 44.55 | 74.58  | 122.43 | 215.49 | 283.14 | 444.18 | 898.26  |
| \$340,000        | 22.44 | 22.44 | 20.40 | 28.56 | 45.90 | 76.84  | 126.14 | 222.02 | 291.72 | 457.64 | 925.48  |
| \$350,000        | 23.10 | 23.10 | 21.00 | 29.40 | 47.25 | 79.10  | 129.85 | 228.55 | 300.30 | 471.10 | 952.70  |
| \$360,000        | 23.76 | 23.76 | 21.60 | 30.24 | 48.60 | 81.36  | 133.56 | 235.08 | 308.88 | 484.56 | 979.92  |
| \$370,000        | 24.42 | 24.42 | 22.20 | 31.08 | 49.95 | 83.62  | 137.27 | 241.61 | 317.46 | 498.02 | 1007.14 |
| \$380,000        | 25.08 | 25.08 | 22.80 | 31.92 | 51.30 | 85.88  | 140.98 | 248.14 | 326.04 | 511.48 | 1034.36 |
| \$390,000        | 25.74 | 25.74 | 23.40 | 32.76 | 52.65 | 88.14  | 144.69 | 254.67 | 334.62 | 524.94 | 1061.58 |
| \$400,000        | 26.40 | 26.40 | 24.00 | 33.60 | 54.00 | 90.40  | 148.40 | 261.20 | 343.20 | 538.40 | 1088.80 |
| \$410,000        | 27.06 | 27.06 | 24.60 | 34.44 | 55.35 | 92.66  | 152.11 | 267.73 | 351.78 | 551.86 | 1116.02 |
| \$420,000        | 27.72 | 27.72 | 25.20 | 35.28 | 56.70 | 94.92  | 155.82 | 274.26 | 360.36 | 565.32 | 1143.24 |
| \$430,000        | 28.38 | 28.38 | 25.80 | 36.12 | 58.05 | 97.18  | 159.53 | 280.79 | 368.94 | 578.78 | 1170.46 |
| \$440,000        | 29.04 | 29.04 | 26.40 | 36.96 | 59.40 | 99.44  | 163.24 | 287.32 | 377.52 | 592.24 | 1197.68 |
| \$450,000        | 29.70 | 29.70 | 27.00 | 37.80 | 60.75 | 101.70 | 166.95 | 293.85 | 386.10 | 605.70 | 1224.90 |
| \$460,000        | 30.36 | 30.36 | 27.60 | 38.64 | 62.10 | 103.96 | 170.66 | 300.38 | 394.68 | 619.16 | 1252.12 |
| \$470,000        | 31.02 | 31.02 | 28.20 | 39.48 | 63.45 | 106.22 | 174.37 | 306.91 | 403.26 | 632.62 | 1279.34 |
| \$480,000        | 31.68 | 31.68 | 28.80 | 40.32 | 64.80 | 108.48 | 178.08 | 313.44 | 411.84 | 646.08 | 1306.56 |
| \$490,000        | 32.34 | 32.34 | 29.40 | 41.16 | 66.15 | 110.74 | 181.79 | 319.97 | 420.42 | 659.54 | 1333.78 |
| \$500,000        | 33.00 | 33.00 | 30.00 | 42.00 | 67.50 | 113.00 | 185.50 | 326.50 | 429.00 | 673.00 | 1361.00 |

**Spouse - Coverage and monthly cost for Spouse Voluntary Life.**

**Smoker Rates** are effective as of July 01, 2020.

The chart below shows possible coverage amounts and corresponding costs per month.

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

| <b>Age and Cost</b>     |               |              |              |              |              |              |              |              |              |              |            |
|-------------------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|
| <b>Coverage Amounts</b> | <b>&lt;25</b> | <b>25-29</b> | <b>30-34</b> | <b>35-39</b> | <b>40-44</b> | <b>45-49</b> | <b>50-54</b> | <b>55-59</b> | <b>60-64</b> | <b>65-69</b> | <b>70+</b> |
| \$5,000                 | 0.56          | 0.56         | 0.60         | 0.88         | 1.46         | 2.45         | 3.91         | 6.14         | 7.08         | 9.97         | 18.65      |
| \$10,000                | 1.11          | 1.11         | 1.20         | 1.76         | 2.92         | 4.89         | 7.82         | 12.27        | 14.15        | 19.93        | 37.30      |
| \$15,000                | 1.67          | 1.67         | 1.80         | 2.64         | 4.38         | 7.34         | 11.73        | 18.41        | 21.23        | 29.90        | 55.95      |
| \$20,000                | 2.22          | 2.22         | 2.40         | 3.52         | 5.84         | 9.78         | 15.64        | 24.54        | 28.30        | 39.86        | 74.60      |
| \$25,000                | 2.78          | 2.78         | 3.00         | 4.40         | 7.30         | 12.23        | 19.55        | 30.68        | 35.38        | 49.83        | 93.25      |
| \$30,000                | 3.33          | 3.33         | 3.60         | 5.28         | 8.76         | 14.67        | 23.46        | 36.81        | 42.45        | 59.79        | 111.90     |
| \$35,000                | 3.89          | 3.89         | 4.20         | 6.16         | 10.22        | 17.12        | 27.37        | 42.95        | 49.53        | 69.76        | 130.55     |
| \$40,000                | 4.44          | 4.44         | 4.80         | 7.04         | 11.68        | 19.56        | 31.28        | 49.08        | 56.60        | 79.72        | 149.20     |
| \$45,000                | 5.00          | 5.00         | 5.40         | 7.92         | 13.14        | 22.01        | 35.19        | 55.22        | 63.68        | 89.69        | 167.85     |
| \$50,000                | 5.55          | 5.55         | 6.00         | 8.80         | 14.60        | 24.45        | 39.10        | 61.35        | 70.75        | 99.65        | 186.50     |
| \$55,000                | 6.11          | 6.11         | 6.60         | 9.68         | 16.06        | 26.90        | 43.01        | 67.49        | 77.83        | 109.62       | 205.15     |
| \$60,000                | 6.66          | 6.66         | 7.20         | 10.56        | 17.52        | 29.34        | 46.92        | 73.62        | 84.90        | 119.58       | 223.80     |
| \$65,000                | 7.22          | 7.22         | 7.80         | 11.44        | 18.98        | 31.79        | 50.83        | 79.76        | 91.98        | 129.55       | 242.45     |
| \$70,000                | 7.77          | 7.77         | 8.40         | 12.32        | 20.44        | 34.23        | 54.74        | 85.89        | 99.05        | 139.51       | 261.10     |
| \$75,000                | 8.33          | 8.33         | 9.00         | 13.20        | 21.90        | 36.68        | 58.65        | 92.03        | 106.13       | 149.48       | 279.75     |
| \$80,000                | 8.88          | 8.88         | 9.60         | 14.08        | 23.36        | 39.12        | 62.56        | 98.16        | 113.20       | 159.44       | 298.40     |
| \$85,000                | 9.44          | 9.44         | 10.20        | 14.96        | 24.82        | 41.57        | 66.47        | 104.30       | 120.28       | 169.41       | 317.05     |
| \$90,000                | 9.99          | 9.99         | 10.80        | 15.84        | 26.28        | 44.01        | 70.38        | 110.43       | 127.35       | 179.37       | 335.70     |
| \$95,000                | 10.55         | 10.55        | 11.40        | 16.72        | 27.74        | 46.46        | 74.29        | 116.57       | 134.43       | 189.34       | 354.35     |
| \$100,000               | 11.10         | 11.10        | 12.00        | 17.60        | 29.20        | 48.90        | 78.20        | 122.70       | 141.50       | 199.30       | 373.00     |
| \$105,000               | 11.66         | 11.66        | 12.60        | 18.48        | 30.66        | 51.35        | 82.11        | 128.84       | 148.58       | 209.27       | 391.65     |
| \$110,000               | 12.21         | 12.21        | 13.20        | 19.36        | 32.12        | 53.79        | 86.02        | 134.97       | 155.65       | 219.23       | 410.30     |
| \$115,000               | 12.77         | 12.77        | 13.80        | 20.24        | 33.58        | 56.24        | 89.93        | 141.11       | 162.73       | 229.20       | 428.95     |
| \$120,000               | 13.32         | 13.32        | 14.40        | 21.12        | 35.04        | 58.68        | 93.84        | 147.24       | 169.80       | 239.16       | 447.60     |
| \$125,000               | 13.88         | 13.88        | 15.00        | 22.00        | 36.50        | 61.13        | 97.75        | 153.38       | 176.88       | 249.13       | 466.25     |
| \$130,000               | 14.43         | 14.43        | 15.60        | 22.88        | 37.96        | 63.57        | 101.66       | 159.51       | 183.95       | 259.09       | 484.90     |
| \$135,000               | 14.99         | 14.99        | 16.20        | 23.76        | 39.42        | 66.02        | 105.57       | 165.65       | 191.03       | 269.06       | 503.55     |
| \$140,000               | 15.54         | 15.54        | 16.80        | 24.64        | 40.88        | 68.46        | 109.48       | 171.78       | 198.10       | 279.02       | 522.20     |
| \$145,000               | 16.10         | 16.10        | 17.40        | 25.52        | 42.34        | 70.91        | 113.39       | 177.92       | 205.18       | 288.99       | 540.85     |
| \$150,000               | 16.65         | 16.65        | 18.00        | 26.40        | 43.80        | 73.35        | 117.30       | 184.05       | 212.25       | 298.95       | 559.50     |
| \$155,000               | 17.21         | 17.21        | 18.60        | 27.28        | 45.26        | 75.80        | 121.21       | 190.19       | 219.33       | 308.92       | 578.15     |
| \$160,000               | 17.76         | 17.76        | 19.20        | 28.16        | 46.72        | 78.24        | 125.12       | 196.32       | 226.40       | 318.88       | 596.80     |
| \$165,000               | 18.32         | 18.32        | 19.80        | 29.04        | 48.18        | 80.69        | 129.03       | 202.46       | 233.48       | 328.85       | 615.45     |
| \$170,000               | 18.87         | 18.87        | 20.40        | 29.92        | 49.64        | 83.13        | 132.94       | 208.59       | 240.55       | 338.81       | 634.10     |
| \$175,000               | 19.43         | 19.43        | 21.00        | 30.80        | 51.10        | 85.58        | 136.85       | 214.73       | 247.63       | 348.78       | 652.75     |
| \$180,000               | 19.98         | 19.98        | 21.60        | 31.68        | 52.56        | 88.02        | 140.76       | 220.86       | 254.70       | 358.74       | 671.40     |
| \$185,000               | 20.54         | 20.54        | 22.20        | 32.56        | 54.02        | 90.47        | 144.67       | 227.00       | 261.78       | 368.71       | 690.05     |
| \$190,000               | 21.09         | 21.09        | 22.80        | 33.44        | 55.48        | 92.91        | 148.58       | 233.13       | 268.85       | 378.67       | 708.70     |
| \$195,000               | 21.65         | 21.65        | 23.40        | 34.32        | 56.94        | 95.36        | 152.49       | 239.27       | 275.93       | 388.64       | 727.35     |
| \$200,000               | 22.20         | 22.20        | 24.00        | 35.20        | 58.40        | 97.80        | 156.40       | 245.40       | 283.00       | 398.60       | 746.00     |
| \$205,000               | 22.76         | 22.76        | 24.60        | 36.08        | 59.86        | 100.25       | 160.31       | 251.54       | 290.08       | 408.57       | 764.65     |
| \$210,000               | 23.31         | 23.31        | 25.20        | 36.96        | 61.32        | 102.69       | 164.22       | 257.67       | 297.15       | 418.53       | 783.30     |
| \$215,000               | 23.87         | 23.87        | 25.80        | 37.84        | 62.78        | 105.14       | 168.13       | 263.81       | 304.23       | 428.50       | 801.95     |
| \$220,000               | 24.42         | 24.42        | 26.40        | 38.72        | 64.24        | 107.58       | 172.04       | 269.94       | 311.30       | 438.46       | 820.60     |
| \$225,000               | 24.98         | 24.98        | 27.00        | 39.60        | 65.70        | 110.03       | 175.95       | 276.08       | 318.38       | 448.43       | 839.25     |
| \$230,000               | 25.53         | 25.53        | 27.60        | 40.48        | 67.16        | 112.47       | 179.86       | 282.21       | 325.45       | 458.39       | 857.90     |
| \$235,000               | 26.09         | 26.09        | 28.20        | 41.36        | 68.62        | 114.92       | 183.77       | 288.35       | 332.53       | 468.36       | 876.55     |
| \$240,000               | 26.64         | 26.64        | 28.80        | 42.24        | 70.08        | 117.36       | 187.68       | 294.48       | 339.60       | 478.32       | 895.20     |
| \$245,000               | 27.20         | 27.20        | 29.40        | 43.12        | 71.54        | 119.81       | 191.59       | 300.62       | 346.68       | 488.29       | 913.85     |
| \$250,000               | 27.75         | 27.75        | 30.00        | 44.00        | 73.00        | 122.25       | 195.50       | 306.75       | 353.75       | 498.25       | 932.50     |

**Spouse - Coverage and monthly cost for Spouse Voluntary Life.**

**Non-Smoker** Rates are effective as of July 01, 2020.

The chart below shows possible coverage amounts and corresponding costs per month.

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

| Age and Cost     |       |       |       |       |       |       |       |        |        |        |        |
|------------------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|
| Coverage Amounts | <25   | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59  | 60-64  | 65-69  | 70+    |
| \$5,000          | 0.33  | 0.33  | 0.30  | 0.42  | 0.68  | 1.13  | 1.86  | 3.27   | 4.29   | 6.73   | 13.61  |
| \$10,000         | 0.66  | 0.66  | 0.60  | 0.84  | 1.35  | 2.26  | 3.71  | 6.53   | 8.58   | 13.46  | 27.22  |
| \$15,000         | 0.99  | 0.99  | 0.90  | 1.26  | 2.03  | 3.39  | 5.57  | 9.80   | 12.87  | 20.19  | 40.83  |
| \$20,000         | 1.32  | 1.32  | 1.20  | 1.68  | 2.70  | 4.52  | 7.42  | 13.06  | 17.16  | 26.92  | 54.44  |
| \$25,000         | 1.65  | 1.65  | 1.50  | 2.10  | 3.38  | 5.65  | 9.28  | 16.33  | 21.45  | 33.65  | 68.05  |
| \$30,000         | 1.98  | 1.98  | 1.80  | 2.52  | 4.05  | 6.78  | 11.13 | 19.59  | 25.74  | 40.38  | 81.66  |
| \$35,000         | 2.31  | 2.31  | 2.10  | 2.94  | 4.73  | 7.91  | 12.99 | 22.86  | 30.03  | 47.11  | 95.27  |
| \$40,000         | 2.64  | 2.64  | 2.40  | 3.36  | 5.40  | 9.04  | 14.84 | 26.12  | 34.32  | 53.84  | 108.88 |
| \$45,000         | 2.97  | 2.97  | 2.70  | 3.78  | 6.08  | 10.17 | 16.70 | 29.39  | 38.61  | 60.57  | 122.49 |
| \$50,000         | 3.30  | 3.30  | 3.00  | 4.20  | 6.75  | 11.30 | 18.55 | 32.65  | 42.90  | 67.30  | 136.10 |
| \$55,000         | 3.63  | 3.63  | 3.30  | 4.62  | 7.43  | 12.43 | 20.41 | 35.92  | 47.19  | 74.03  | 149.71 |
| \$60,000         | 3.96  | 3.96  | 3.60  | 5.04  | 8.10  | 13.56 | 22.26 | 39.18  | 51.48  | 80.76  | 163.32 |
| \$65,000         | 4.29  | 4.29  | 3.90  | 5.46  | 8.78  | 14.69 | 24.12 | 42.45  | 55.77  | 87.49  | 176.93 |
| \$70,000         | 4.62  | 4.62  | 4.20  | 5.88  | 9.45  | 15.82 | 25.97 | 45.71  | 60.06  | 94.22  | 190.54 |
| \$75,000         | 4.95  | 4.95  | 4.50  | 6.30  | 10.13 | 16.95 | 27.83 | 48.98  | 64.35  | 100.95 | 204.15 |
| \$80,000         | 5.28  | 5.28  | 4.80  | 6.72  | 10.80 | 18.08 | 29.68 | 52.24  | 68.64  | 107.68 | 217.76 |
| \$85,000         | 5.61  | 5.61  | 5.10  | 7.14  | 11.48 | 19.21 | 31.54 | 55.51  | 72.93  | 114.41 | 231.37 |
| \$90,000         | 5.94  | 5.94  | 5.40  | 7.56  | 12.15 | 20.34 | 33.39 | 58.77  | 77.22  | 121.14 | 244.98 |
| \$95,000         | 6.27  | 6.27  | 5.70  | 7.98  | 12.83 | 21.47 | 35.25 | 62.04  | 81.51  | 127.87 | 258.59 |
| \$100,000        | 6.60  | 6.60  | 6.00  | 8.40  | 13.50 | 22.60 | 37.10 | 65.30  | 85.80  | 134.60 | 272.20 |
| \$105,000        | 6.93  | 6.93  | 6.30  | 8.82  | 14.18 | 23.73 | 38.96 | 68.57  | 90.09  | 141.33 | 285.81 |
| \$110,000        | 7.26  | 7.26  | 6.60  | 9.24  | 14.85 | 24.86 | 40.81 | 71.83  | 94.38  | 148.06 | 299.42 |
| \$115,000        | 7.59  | 7.59  | 6.90  | 9.66  | 15.53 | 25.99 | 42.67 | 75.10  | 98.67  | 154.79 | 313.03 |
| \$120,000        | 7.92  | 7.92  | 7.20  | 10.08 | 16.20 | 27.12 | 44.52 | 78.36  | 102.96 | 161.52 | 326.64 |
| \$125,000        | 8.25  | 8.25  | 7.50  | 10.50 | 16.88 | 28.25 | 46.38 | 81.63  | 107.25 | 168.25 | 340.25 |
| \$130,000        | 8.58  | 8.58  | 7.80  | 10.92 | 17.55 | 29.38 | 48.23 | 84.89  | 111.54 | 174.98 | 353.86 |
| \$135,000        | 8.91  | 8.91  | 8.10  | 11.34 | 18.23 | 30.51 | 50.09 | 88.16  | 115.83 | 181.71 | 367.47 |
| \$140,000        | 9.24  | 9.24  | 8.40  | 11.76 | 18.90 | 31.64 | 51.94 | 91.42  | 120.12 | 188.44 | 381.08 |
| \$145,000        | 9.57  | 9.57  | 8.70  | 12.18 | 19.58 | 32.77 | 53.80 | 94.69  | 124.41 | 195.17 | 394.69 |
| \$150,000        | 9.90  | 9.90  | 9.00  | 12.60 | 20.25 | 33.90 | 55.65 | 97.95  | 128.70 | 201.90 | 408.30 |
| \$155,000        | 10.23 | 10.23 | 9.30  | 13.02 | 20.93 | 35.03 | 57.51 | 101.22 | 132.99 | 208.63 | 421.91 |
| \$160,000        | 10.56 | 10.56 | 9.60  | 13.44 | 21.60 | 36.16 | 59.36 | 104.48 | 137.28 | 215.36 | 435.52 |
| \$165,000        | 10.89 | 10.89 | 9.90  | 13.86 | 22.28 | 37.29 | 61.22 | 107.75 | 141.57 | 222.09 | 449.13 |
| \$170,000        | 11.22 | 11.22 | 10.20 | 14.28 | 22.95 | 38.42 | 63.07 | 111.01 | 145.86 | 228.82 | 462.74 |
| \$175,000        | 11.55 | 11.55 | 10.50 | 14.70 | 23.63 | 39.55 | 64.93 | 114.28 | 150.15 | 235.55 | 476.35 |
| \$180,000        | 11.88 | 11.88 | 10.80 | 15.12 | 24.30 | 40.68 | 66.78 | 117.54 | 154.44 | 242.28 | 489.96 |
| \$185,000        | 12.21 | 12.21 | 11.10 | 15.54 | 24.98 | 41.81 | 68.64 | 120.81 | 158.73 | 249.01 | 503.57 |
| \$190,000        | 12.54 | 12.54 | 11.40 | 15.96 | 25.65 | 42.94 | 70.49 | 124.07 | 163.02 | 255.74 | 517.18 |
| \$195,000        | 12.87 | 12.87 | 11.70 | 16.38 | 26.33 | 44.07 | 72.35 | 127.34 | 167.31 | 262.47 | 530.79 |
| \$200,000        | 13.20 | 13.20 | 12.00 | 16.80 | 27.00 | 45.20 | 74.20 | 130.60 | 171.60 | 269.20 | 544.40 |
| \$205,000        | 13.53 | 13.53 | 12.30 | 17.22 | 27.68 | 46.33 | 76.06 | 133.87 | 175.89 | 275.93 | 558.01 |
| \$210,000        | 13.86 | 13.86 | 12.60 | 17.64 | 28.35 | 47.46 | 77.91 | 137.13 | 180.18 | 282.66 | 571.62 |
| \$215,000        | 14.19 | 14.19 | 12.90 | 18.06 | 29.03 | 48.59 | 79.77 | 140.40 | 184.47 | 289.39 | 585.23 |
| \$220,000        | 14.52 | 14.52 | 13.20 | 18.48 | 29.70 | 49.72 | 81.62 | 143.66 | 188.76 | 296.12 | 598.84 |
| \$225,000        | 14.85 | 14.85 | 13.50 | 18.90 | 30.38 | 50.85 | 83.48 | 146.93 | 193.05 | 302.85 | 612.45 |
| \$230,000        | 15.18 | 15.18 | 13.80 | 19.32 | 31.05 | 51.98 | 85.33 | 150.19 | 197.34 | 309.58 | 626.06 |
| \$235,000        | 15.51 | 15.51 | 14.10 | 19.74 | 31.73 | 53.11 | 87.19 | 153.46 | 201.63 | 316.31 | 639.67 |
| \$240,000        | 15.84 | 15.84 | 14.40 | 20.16 | 32.40 | 54.24 | 89.04 | 156.72 | 205.92 | 323.04 | 653.28 |
| \$245,000        | 16.17 | 16.17 | 14.70 | 20.58 | 33.08 | 55.37 | 90.90 | 159.99 | 210.21 | 329.77 | 666.89 |
| \$250,000        | 16.50 | 16.50 | 15.00 | 21.00 | 33.75 | 56.50 | 92.75 | 163.25 | 214.50 | 336.50 | 680.50 |

**Child** - Coverage and **monthly** cost for Child Voluntary Life.

Rates are effective as of July 01, 2020.

The chart below shows possible coverage amounts and corresponding costs per month.

| Coverage Amounts | Cost per Month |
|------------------|----------------|
| \$5,000          | 0.80           |
| \$10,000         | 1.60           |

# 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.

### PART OF YOUR BENEFIT PACKAGE.

This benefit is completely paid for by your employer.

#### BENEFITS

|   |   |
|---|---|
| Weekly benefit after your claim is approved | You will receive a check for your benefits on a weekly basis. It will replace <b>60%</b> of your Total Weekly Earnings, up to <b>\$1,000</b> each week. |
| When benefits begin                         | Benefits begin as soon as <b>31 days</b> from the date you are unable to work due to an injury and <b>31 days</b> due to an illness.                    |
| Benefits may be paid for                    | Up to <b>22 weeks</b> , 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.<sup>1</sup>

**More than three-quarters of workers** are living paycheck to paycheck.<sup>2</sup>

## Frequently asked questions

### 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, 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.

# 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.

### PART OF YOUR BENEFIT PACKAGE.

This benefit is completely paid for by your employer.

#### BENEFITS

|  |  |
|--|--|
| Monthly benefit after your claim is approved | You will receive a check for your benefits on a monthly basis. It will replace <b>60%</b> of your Total Monthly Earnings, up to <b>\$5,000</b> each month. |
| When benefits begin                          | Benefits begin as soon as <b>180 days</b> 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.<sup>1</sup>

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



## Frequently asked questions

### **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 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; other group disability plans; no-fault benefits, salary continuance or sick leave; and return-to-work

earnings. For more information, 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. "Chances of disability," Council for Disability Awareness, [disabilitycanhappen.org](http://disabilitycanhappen.org), last accessed April 2019.

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

# 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.

### 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.

**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, TDBPOLICY-2006, and TDI-POLICY.

© 2019 Sun Life Assurance Company of Canada, Wellesley Hills, MA 02481. All rights reserved. Sun Life and the globe symbol are trademarks of Sun Life Assurance Company of Canada. Visit us at [www.sunlife.com/us](http://www.sunlife.com/us).

GVBH-EE-8384

SLPC 29579

1473032 VLIF LIF STD LTD 09/08/2020 10:09:10

# Sun Life Financial

One Sun Life Executive Park, Wellesley Hills, MA 02481



## Group Enrollment Form

Sun Life Assurance Company of Canada  
One Sun Life Executive Park  
Wellesley Hills, MA 02481

Employer use (check one):  New employee  Change  COBRA

### 1. General Information

|  |  |                 |
|--|--|-----------------|
| <b>Employer Name</b><br>County of Marshall | <b>Account / Policy Number</b><br>231842 | <b>Location</b> |
|--|--|-----------------|

### 2. Employee Information

|   |  |   |                      |
|---|--|---|----------------------|
| <b>Employee's Full Legal Name (First, M.I., Last)</b>   |  | <input type="checkbox"/> Male<br><input type="checkbox"/> Female            | <b>Date of Birth</b> |
| <b>Street Address</b>   | <b>City</b>  | <b>State</b>  | <b>Zip Code</b>      |
| <b>Occupation</b>   | <b>Eligibility Class (if applicable)</b>   | <b>Social Security Number</b>   | <b>Phone Number</b>  |
| <b>Date employed:</b> <input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time                                     | Date: _____  | <input type="checkbox"/> Return from layoff <input type="checkbox"/> Rehire | Date: _____          |
| <b>Current Active Employment Type</b><br>_____ # of hours <input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time | <b>Earnings \$</b><br><input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually <input type="checkbox"/> Other: _____ |   |                      |

### 3. Dependent Information

Please complete this entire section if you are selecting dependent coverage. No employee can be insured as a dependent when he/she is also insured as an employee for any benefit under the same policy.

If more space is needed, please add additional pages.

| Relationship | Full legal name (First, M.I., Last) | Gender | Social Security number | Date of birth | Student Y / N |
|--------------|-------------------------------------|--------|------------------------|---------------|---------------|
| Spouse       |                                     |        |                        |               |               |
| Children     |                                     |        |                        |               |               |
|              |                                     |        |                        |               |               |
|              |                                     |        |                        |               |               |

#### 4. Benefit Elections

You need to complete all sections of the enrollment form including electing or refusing insurance coverage below and sign it. This must be done either during the enrollment period or within 31 days of your eligibility date. Benefits completely paid by your employer ("non-contributory benefits") cannot be refused. Not all of the benefit options listed below will be necessarily available to you. Your employer will tell you which benefits are available and what your Maximum Guaranteed Issue amount is.

| Elect                    | Refuse                   | Coverage   |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Employee Voluntary Life Insurance \$ _____<br>Have you used tobacco in any form in the past 12 months? ..... <input type="checkbox"/> Yes <input type="checkbox"/> No      |
| <input type="checkbox"/> | <input type="checkbox"/> | Spouse Voluntary Life Insurance \$ _____<br>Has your spouse used tobacco in any form in the past 12 months? ..... <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> | <input type="checkbox"/> | Child Voluntary Life Insurance \$ _____  |

**Employer provided benefits**--Your employer pays the premiums for the following benefits if you are eligible for them. Enrollment is automatic; no election is required.

- Employee Basic Life and Accidental Death & Dismemberment (AD&D)       Short-Term Disability (STD)
- Long-Term Disability (LTD)

#### 5. Beneficiary Designation Information

##### Primary Beneficiary Designation

On the lines below, list the individual(s) who should receive proceeds in the event of your death. You may specify as many individuals as you like, but the total proceeds must equal 100%. This is your primary beneficiary. Attach additional pages if necessary. If you do not name a beneficiary or if no beneficiary is alive at the time of your death, proceeds will be payable in accordance with your Group insurance policy. Designation applies to all coverages for which a beneficiary designation is required.

| Primary Beneficiary(ies)   |                          |                        | Percent share of proceeds* |
|----------------------------|--------------------------|------------------------|----------------------------|
| 1 Name (First, M.I., Last) | Relationship to employee | Social Security number | %                          |
| Address                    | Phone number             | Date of birth          |                            |
| 2 Name (First, M.I., Last) | Relationship to employee | Social Security number | %                          |
| Address                    | Phone number             | Date of birth          |                            |

\*Must equal 100%

## Secondary Beneficiary Designation

On the lines below, list the individual(s) who should receive the proceeds ONLY IF ALL of the individuals listed above are not living at the time of your death. This is your secondary (or contingent) beneficiary. The Secondary beneficiary is not paid if a primary beneficiary is alive at the time of your death. Attach additional pages if necessary.

Secondary Beneficiary(ies)

Percent share of proceeds\*

|                            |                          |                        |   |
|----------------------------|--------------------------|------------------------|---|
| 1 Name (First, M.I., Last) | Relationship to employee | Social Security number | % |
| Address                    | Phone number             | Date of birth          |   |
| 2 Name (First, M.I., Last) | Relationship to employee | Social Security number | % |
| Address                    | Phone number             | Date of birth          |   |

\*Must equal 100%

## 6. Signature and authorization information

I understand that:

- I am requesting coverage under a Group Insurance policy offered by my employer. This coverage will end when my employment terminates, subject to any portability or continuation provisions available under the Group Insurance policy.
- My employer will deduct all or part of the premium for contributory coverage from my pay.
- If applying for coverage more than 31 days past my eligibility date, Evidence of Insurability (EOI) may be required.
- For Life, Short-Term Disability, and Long-Term Disability insurance, Evidence of Insurability may be required for amounts over my Guarantee Issue for this enrollment.
- Increases to current Life benefits may require Evidence of Insurability.
- If I decline coverage for myself or, if applicable, for my family now and want it at a later date, I/we will have to submit an Evidence of Insurability application, if required for the elected coverage(s), to be approved by Sun Life Assurance Company of Canada (Wellesley, MA).
- Coverages include limitations, exclusions and a pre-existing conditions provision that may affect my entitlement to benefits.
- If I am not actively at work due to injury, illness, layoff or leave of absence on the date that any initial or increased coverage is scheduled to start under the plan, such coverage will not start until the date I return to work.
- When required by the coverage, if my spouse or any of my dependent children are confined due to an injury or illness, as required by the coverage, on the date that any initial or increased coverage is scheduled to start under the plan, such coverage will not start until the date they are no longer confined and are able to perform their normal activities.

By signing below, I am representing that the information I have provided is true and correct to the best of my knowledge and belief.

X

Employee Signature

Today's Date

**To the Employee:** Make a copy of this form for your records before submitting it to your employer.

**To the Employer:** This original enrollment form should remain at the employer's site. Family status, coverage, or beneficiary changes should be recorded on another copy of the Enrollment Form.

Agent, Broker, and/or Enroller information:

|                     |
|---------------------|
| Agent name          |
| Agent / Broker name |
| Enroller name       |

**Contact us**



**By mail**

Sun Life Financial  
One Sun Life Executive Park  
Wellesley Hills, MA 02481



[www.sunlife.com/us](http://www.sunlife.com/us)



Customer Service **800-247-6875** M-F 8:00 a.m.-8:00 p.m., ET



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



One Sun Life Executive Park • Wellesley Hills, MA 02481 • [sunlife.com/us/](http://sunlife.com/us/)

The Sun Life group of companies operates under the "Sun Life" name strictly as a marketing name, and no legal significance is expressed or implied. In the United States and elsewhere, insurance products are offered by members of the Sun Life group that are insurance companies. Sun Life Financial, Inc., the publicly traded holding company for the Sun Life group of companies, is not an insurance company and does not guarantee the obligations of these insurance companies. Each insurance company relies on its own financial strength and claims-paying ability.

© 2019 Sun Life Assurance Company of Canada, Wellesley Hills, MA 02481. All rights reserved. Sun Life and the globe symbol are trademarks of Sun Life Assurance Company of Canada. Visit us at [www.sunlife.com/us](http://www.sunlife.com/us).

GVBH-EE-8384e

SLPC 29579