

Voluntary Long-Term Disability insurance



Benefit Highlights

For All Eligible Employees of Isle of Wight County Schools

Long-Term Disability insurance provides you with a monthly cash benefit to help pay for everyday expenses (such as mortgage/rent, utilities, childcare, or groceries) if a covered disability like a back injury or chronic illness takes you away from work for an extended time.

Benefits	
Monthly benefit (after your claim is approved)	Get a monthly check of \$500 to \$2,500 in any \$100 increment you choose that replaces up to 60% of your Total Monthly Earnings.
Guaranteed Issue Amount	\$2,500
When benefits begin	Benefits begin as soon as 90 days
Benefits may be paid for	Up to 5 years graded, or until you reach retirement age. See Q&A section for schedule of benefits.

NOTE: This is an increment plan. There are no offsets for VA Sickness and Disability Program, the Public Employees' Retirement System (PERS), the State Teachers' Retirement System (STRS), or for Social Security Disability Benefits, but income from other sources could reduce your benefit amount.

Additional plan features

- You're covered for injury or sickness 24 hours a day, seven days a week, on or off the job.
- Qualify for additional benefits if your covered disability begins with a hospital stay of 14 days or more.
- A vocational rehabilitation counselor will work with you, when appropriate, to create a return-to-work plan that's right for you

Employee coverage and monthly cost for Long-Term Disability

Rates effective 10/1/19

The chart below shows possible coverage amounts and corresponding costs per monthly pay period. Locate the annual earnings closest to your salary, without exceeding it. The corresponding coverage amount represents the maximum coverage you could select.

Annual earnings	Monthly coverage amounts	Monthly costs
\$10,000	\$500	\$5.75
\$20,000	\$1,000	\$11.50
\$30,000	\$1,500	\$17.25
\$40,000	\$2,000	\$23.00
\$50,000	\$2,500	\$28.75



Long-term disability Q&A

What happens if I become disabled?

Contact your employer to report your disability and to check whether you are insured under the policy and eligible to file a claim for long-term disability insurance benefits. You will have to wait a certain number of days (see “when benefits begin”), for your benefits to kick in after you are no longer able to work due to a covered disability.

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.

What if I have a pre-existing condition?

For a period of time following the effective date of your insurance, we may not pay a benefit for a pre-existing condition for which you previously sought medical treatment, consultation, advice, care or services, regardless of whether the condition was diagnosed or suspected at that time; or took prescribed drugs or medicine. Read the exclusions and limitations for more information.

How do I file a claim?

To file your claim, we need to receive information from you about your doctor, your income and your critical condition. We’ll ask for you to authorize the release and disclosure of information, like medical records, to help us evaluate your claim. Your doctor will also need to fill out a form that provides us with specific medical information about your condition and expected recovery. Forms may be downloaded from www.sunlife.com/us. Make sure to complete and sign all forms, as missing information or signatures can delay your claim.

Whom can I contact with questions about my coverage?

After the effective date of your coverage, contact our Customer Service representatives at 800-247-6875, 8:00 a.m. to 8:00 p.m. ET, Monday through Friday.

Regarding how long benefits are paid: what does “up to 5 years graded” mean?

Depending on what age you are when you become disabled, that will determine how long your benefit is paid to you.

Age at Disablement	Benefit Duration Limit
Less than 61	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 older	12 months

Important Plan Provisions



Exclusions and Limitations*

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. We will not pay a benefit for a Pre-Existing Condition, except:

- if your Disability begins later than 3 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 12 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.

* 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.

Safeguard your finances so you can focus on your health during a long-term disability.

The Effective Date of any initial, increased or additional insurance will be delayed for an Employee if he or she is not Actively at Work. The initial, increased or additional insurance will become effective on the date the Employee returns to an Actively at Work status. An Employee is considered Actively at Work if he or she performs all the regular duties of his or her job for a full work day scheduled by the Employer at the Employer's normal place of business or a site where the Employer's business requires the Employee to travel.

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 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, 15-GP-01, 12-DI-C-01, 12-GPPort-P-01, 12-STDPort-C-01, 16-DI-C-01, TDBPOLICY-2006, and TDI-POLICY. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01, 13-GP-LH-01, 13-LTD-C-01, 13-STD-C-01, 06P-NY-DBL, 12-GPPort-01, and 12-STDPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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