

Voluntary Long-Term Disability Insurance Benefit Highlights



For all eligible employees of Caroline County Public Schools
Effective date: October 1, 2025

Protect your paycheck for the long term

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	Description
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 Virginia 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 10/1/2025

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 FAQs

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 if you’re insured when you become disabled.

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 at www.sunlife.com/findaform.

Whom can I contact with questions about my coverage?

After the effective date of your coverage, contact our Client 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

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

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.

*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.

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. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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Rate Sheet

Employee – Coverage and cost for Long Term Disability.

Rates are effective as of October 1, 2025.

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
\$10,000	\$500	\$5.75
\$12,000	\$600	\$6.90
\$14,000	\$700	\$8.05
\$16,000	\$800	\$9.20
\$18,000	\$900	\$10.35
\$20,000	\$1,000	\$11.50
\$22,000	\$1,100	\$12.65
\$24,000	\$1,200	\$13.80
\$26,000	\$1,300	\$14.95
\$28,000	\$1,400	\$16.10
\$30,000	\$1,500	\$17.25
\$32,000	\$1,600	\$18.40
\$34,000	\$1,700	\$19.55
\$36,000	\$1,800	\$20.70
\$38,000	\$1,900	\$21.85
\$40,000	\$2,000	\$23.00
\$42,000	\$2,100	\$24.15
\$44,000	\$2,200	\$25.30
\$46,000	\$2,300	\$26.45
\$48,000	\$2,400	\$27.60
\$50,000	\$2,500	\$28.75