



## **Group Insurance Benefits for Term Life & Long Term Disability (LTD) For eligible employees of The Roman Catholic Diocese of Syracuse**

### **Basic Life Benefits – Policy #819943**

- Basic group term Life Insurance equal to 1x your Basic Annual earnings to a maximum of \$200,000. Guarantee issue with no evidence of insurability required at new hire.
- Benefits are reduced to 50% at age 70. Coverage is discontinued at termination of employment or retirement.
- Accelerated Benefits that help offset expenses at a critical time. You may collect a portion of your benefits during your lifetime if you become terminally ill.
- If you leave The Roman Catholic Diocese of Syracuse, you may be able to convert your Group Life coverage to an Individual Life insurance policy or apply to port your group term life insurance coverage.
- Your employer pays your Group Life premium.

### **Voluntary Life Benefits– Policy #819943**

- You can purchase 1 or 2 times your basic annual earnings up to \$550,000. Amounts available with no evidence of insurability required at new hire. Benefits cease at retirement.
- Benefits are reduced to 50% at age 70. Coverage is discontinued at termination of employment or retirement.
- Rates are age banded. Please see information on your online benefit enrollment system.

### **Long Term Disability Benefits – Policy #819942**

- Coverage for Total Disability because of accidents and sicknesses.
- Benefits are 60% of Basic Monthly Earnings up to a maximum of \$5,000 per month.
- Benefits may begin after the Elimination Period of 180 days of absences due to a covered accident or sickness.
- Employees must meet the definition of disability as defined in the policy to be eligible for the benefits described here.
- Benefits are not payable for pre-existing conditions as defined in the policy.
- You pay your LTD premium.

### **For Complete Plan Details**

- This highlight flyer is intended to provide an overview of the benefits available from your employer, and is not a complete description of plan provisions. Receipt of this flyer does not certify eligibility for benefits under this plan.
- Your employer will provide you with the Sun Life booklet containing complete plan details.

This Overview is preliminary to the issuance of the Policy and booklet certificate. It does not describe the specific benefits under the Policy.

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, 07-SL, 01C-LH-PT, GP-A, GC-A, 12-GP-01, 12-DI-C-01, 12-SD-C-01, 13-SD-C-01, 12-SD-R-01, 13-SD-R-01, 12-AC-C-01, 12-AC-R-01, and 12-AC-R-02. 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-LH-01, 13-LF-C-01, 13-GPPORT-P-01, 13-LFPort-C-01, 13-ADD-C-01, 13-LTD-C-01, 13-LTD-P-01, 13-STD-C-01, 06P-NY-DBL, 07-NYSL REV 7-12, GP-A-1, and GC-A-1. Product offerings may not be available in all states and may vary depending on state laws and regulations.