



EMPLOYEE ABSENCE AND DISABILITY SOLUTIONS

Long-Term Disability insurance

Tailor your plan with optional disability benefits

ARE YOU LOOKING FOR A CERTAIN BENEFIT OR DO YOU NEED TO FURTHER TAILOR YOUR PLAN?

Sun Life offers a host of benefits in addition to the ones listed here. We encourage you to ask your Sun Life Employee Benefits Representative about any specific need that you have.



You can tailor your employees' long-term disability plan by incorporating any of the following optional benefits. These are in addition to our Retro Disability Benefits® and return-to-work incentives, both of which are included in our long-term disability policy.

Return-to-work incentives (in addition to standard contract features)

Family care benefits The following three dependent care benefits are allowable when employees participate in a Sun Life–approved rehabilitation program.

- **Dependent Child Continuing Education:** Sun Life may reimburse up to \$500 per month for expenses associated with full-time post-secondary education of dependent children. The benefit may continue for up to 48 months, as long as the employee is participating in a Sun Life–approved rehabilitation program.
- **Child Care/Family Care:** We reimburse a portion of the expenses related to care of a child under age 13 or care of a dependent family member who is enrolled in a day care center. Sun Life may reimburse up to 50% of actual charges, up to a monthly maximum of \$750. The benefit may continue for up to 24 months, as long as the employee is participating in a Sun Life–approved rehabilitation program.
- **Family Care Credit:** Employees with eligible children or mentally or physically handicapped dependents (including adults) can receive a credit for family care expenses. This means that Sun Life will deduct a portion of day care costs from the employee's reported earnings received from employment. This can increase his or her partial disability benefit. The maximum monthly deduction is up to \$350 per dependent for the first 12 months and up to \$175 for the next 24 months. There is a \$2,500 calendar year maximum.

Extended Earnings Protection: This benefit provides compensation while the employee re-establishes himself or herself in the workforce by doing things, such as rebuilding a client base or generating new sales. The benefit pays according to the proportion of income lost due to disability. The standard benefit continues for up to 12 months, providing the employee time to increase his or her earnings back to predisability levels.



Relocation Expense Benefit: This benefit reimburses the employee for expenses incurred if he or she needs to relocate in order to return to full-time employment. This benefit is payable if the employee is not able to find full-time employment within a 50-mile radius of his or her residence. If the relocation expenses are being paid by the new employer, Sun Life will pay the Relocation Expense Benefit directly to that employer.

Disease/illness-related benefits

Infectious and Contagious Disease: This benefit may be paid to employees who have tested positive for an infectious and contagious disease as defined by the Centers for Disease Control; who have experienced an earnings loss; and who have had their license to practice revoked, limited or restricted, leaving them unable to perform all the material and substantial duties of their occupation, or they have lost patients because they disclosed their disease. The benefit may be payable for up to five years.

Progressive Illness: This benefit calculates income loss from the date an employee is diagnosed with a progressive illness (such as arthritis) through the date of disability. This can allow for a higher benefit calculation.

COBRA/Group Health Premium Continuance: We reimburse employees up to \$400 per month for premiums associated with COBRA or Group Health Continuance for medical and/or dental insurance. The benefit may continue for the full duration of the Continuance period with the employer, provided the employee continues to receive disability benefits.

Conversion Privilege: Terminated employees (who are not receiving disability benefits) who were covered for at least 12 consecutive months prior to the termination may be eligible to participate in a group conversion policy. (Benefits may differ from the employer's plan.)

Cost-of-Living Adjustment: Benefits may be increased to keep pace with inflation. Disability income benefits, adjusted by the COLA benefit, are not subject to the maximum. Increases occur annually, after employees have been disabled for 12 consecutive months. (Limited to five adjustments.)

Retirement Contribution: This benefit provides continuing contributions to an employee's 401(k), 403(b) or similar plan during disability. The benefit is equal to the lesser of 1) 6%, 2) a monthly maximum of \$2,500, or 3) the employee's predisability qualified retirement plan monthly contribution amount.

Please note that the IRS has qualified plan requirements that may apply to this benefit. Therefore, employers should consult with their plan advisor to learn if there are any plan qualification issues related to plan contributions being made under this rider and whether the plan must be amended to accept rider payments.

Social Security Incentive Endorsement: For the first 12 months following the first date the employee's Total or Partial Disability begins, any Social Security Disability Income benefits the employee or the employee's dependent spouse or child(ren) receive will not be considered other income.

Student Loan Repayment: If you are participating in a rehabilitation program, this benefit is payable for repayment of student loans incurred for an advanced professional degree.

Waiver of Premium: This is available to totally or partially disabled employees. We do not require premium payments while the employee is partially or totally disabled and we are paying disability benefits.



Loss and survivor benefits

Assisted Living: Disabled employees who require another person's assistance to perform two or more activities of daily living may be eligible for additional amounts above their Total Disability benefit.

Accidental Dismemberment and Loss of Sight: This benefit pays a minimum number of monthly long-term disability payments for loss of limbs or sight. This benefit does not offset other income, and Sun Life does not pay this benefit in the months when disability income is received.

Survivor/Advanced Survivor:

- **Survivor benefit:** If an employee dies while receiving benefits from us, we will pay up to three times the employee's gross monthly benefit in a lump sum to an eligible survivor (or to the employee's estate).
- **Advanced Survivor benefit:** Terminally ill employees with a life expectancy of 12 months or fewer can receive up to three times their gross monthly benefit while they are still living ("Advanced Survivor"). If used, this replaces the Survivor benefit.

Optional benefit for your business

Business Protection: This benefit pays the business an amount when a key employee is disabled. Choose benefit percentages (10% to 60%) and duration (12 to 24 months).



To learn more, call your benefits broker or your local Sun Life Employee Benefits Representative.

Issued by Sun Life Assurance Company of Canada

The Sun Life Financial group of companies operates under the "Sun Life Financial" 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 Financial group that are insurance companies. Sun Life Financial Inc., the publicly traded holding company for the Sun Life Financial 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.

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.

Sun Life Financial companies include Sun Life Assurance Company of Canada (collectively, "Sun Life Financial" or "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, 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. Sun Life reserves the right to discontinue any service that is not insurance at any time. All products, brands, and names are the property of their respective owners.

Not for use in New York.

