

# Employer-paid Life and Accidental Death and Dismemberment (AD&D)

Benedictine University | All Eligible Employees | 201861

## Protect your family

Life insurance provides the people you love with financial support when you can't be there—and when they need it most.

## How it works

Your employer is providing coverage for you, at no cost to you!

### Benefits

For you	<p>Up to <b>Two times</b> your basic annual earnings, up to a <b>maximum of \$700,000</b>—with no medical questions asked, up to the <b>Guaranteed Issue amount of \$600,000</b>.</p> <p>Benefits are reduced to 50% at age 70.</p> <p>Your coverage ends at termination of employment or retirement.</p>
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## Reasons why you may need life insurance



Provide financial support for others



Pay household expenses



Pay tuition



Leave an inheritance or philanthropic gift



Pay funeral or medical expenses



Sun Life and Health Insurance  
Company (U.S.)  
sunlife.com  
800-247-6875

## Accidental Death and Dismemberment (AD&D)

This coverage includes an equal amount of AD&D insurance that provides a benefit if you suffer a covered accidental injury or die from a covered accident.				
	<b>Accidental death</b>	100%	<b>Loss of speech only or hearing only</b>	50%
	<b>Quadriplegia</b>	100%	<b>Loss of limb (arm or leg)</b>	50%
	<b>Loss of sight of one eye</b>	50%	<b>Loss of thumb and index finger on same hand</b>	25%

## 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 affect 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.

## Life and AD&D 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.) If your AD&D claim for an accidental injury is approved, the benefit amount will be paid directly to you.

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