Group Long Term Disability Benefits
For Employees of Sunnyside School District # 201
All Eligible Employees

Benefits
• Covers Disability resulting from accidents and sicknesses.
• Benefit Amount: this plan allows you to select a benefit amount between $100 and $6,000 per month, in increments of $100. The benefit elected cannot exceed 66.67% of your Total Monthly Earnings.
• Benefits may begin after the Elimination Period of 90 days of absences due to a covered disability.
• 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.

*Please refer to your rate sheet.

Features of the Plan
• **A portion of your salary is protected if you can’t work.** You receive a percentage of your income when a covered disability prevents you from working. By having a portion of your income coming in, you may avoid having to rely on your savings to cover expenses in case you become ill or get injured.
• **You get personal service.** When you file a claim, you are assigned to a benefits professional who will guide you through the process and answer any questions.
• **You will also receive comprehensive rehabilitation services.** Using a team approach, our medical, psychiatric, and vocational professionals actively manage your disability claim and work together to create a return-to-work plan designed just for you. We offer vocational rehabilitation, job search assistance, and financial assistance for worksite accommodations and other expenses.
• Waiver of Premium is included meaning you will not be required to pay premium during approved partial or total disability.
• Additional benefits may be payable if you are disabled and have a loss of 2 or more Activities of Daily Living.
• Additional benefits may be payable if you are disabled to help cover the cost of family care expenses.

How to enroll
• Fill out the enrollment form provided by your employer. Be sure to sign, date, and return the form to your employer.
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.

Limitations

Subject to state variations, limitations include but are not limited to the list below. Limitations may vary depending on your specific benefit plan. No LTD benefit will be payable for any Total or Partial Disability during any of the following periods:

- any period the employee is not under the regular and continuing care of a physician providing appropriate treatment and regular examination and testing in accordance with the disabling condition, unless the employee has reached his maximum point of recovery and is still totally or partially disabled
- any period the employee fails to submit to any medical examination or clinical assessment requested by Sun Life
- any period the employee is incarcerated

Exclusions

Subject to state variations, exclusions include but are not limited to the list below. Exclusions may vary depending on your specific benefit plan. No LTD benefit will be payable for any Total or Partial Disability that is due to:

- an intentionally self-inflicted injury,
- war, declared or undeclared, or any act of war,
- active participation in a riot, rebellion, or insurrection, or
- committing or attempting to commit an assault, felony, or other criminal act.