



**LIFE AND AD&D BENEFIT OVERVIEW FOR:  
Washington College  
Policy # 88182**

**BASIC LIFE INSURANCE:**

1.5 times the Employee's Basic Annual Earnings to a maximum benefit of \$85,000.  
Guaranteed Issue is \$85,000.

**AGE REDUCTIONS:**

Benefits will reduce to 65% of the original coverage amount at age 70.  
Benefits will reduce to 50% of the original coverage amount at age 75.  
Coverage terminates upon retirement.

**WAIVER OF PREMIUM:**

Available immediately for employees who become Totally Disabled prior to age 60. You have 12 months following date of disability to apply.

**CONVERSION PRIVILEGE:**

Employees who terminate with the company have 31 days following date of termination to convert their Life Insurance to an individual policy.

**ACCELERATED BENEFITS PROVISION:**

Employees deemed terminally ill may receive up to 75% of their Life Insurance Benefit while still living.

**AD&D INSURANCE:**

Same as the amount of the employee's Life Insurance in force.

**GLOBAL TRAVEL ASSISTANCE:**

Medical and personal emergency assistance for employees and their dependents traveling 100 miles or more away from home; provided by Assist America.

With Assist America you can be connected to a global network of:

- Over 600,000 pre-qualified medical providers
- Operations Centers with worldwide response capabilities
- Air and ground ambulance service providers

Beneficiary Notes:

Please be sure there is a current Beneficiary Designation form on file in Human Resources  
Employees may change their beneficiary designation at any time simply by signing and dating a new form.



**LONG TERM DISABILITY BENEFIT OVERVIEW FOR:  
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**LONG TERM DISABILITY:**

(Long Term Disability Benefits partially replace an employee's income if they become Totally or Partially Disabled while insured under Sun Life's plan.)

**BENEFIT AMOUNT:**

Employees approved for Long Term Disability Benefits will receive 60% of their Total Monthly Earnings, less Other Income Benefits, not to exceed \$6,000 per month. Minimum benefit of \$100.

**ELIMINATION PERIOD:**

(The period of time an employee needs to be continuously Disabled before LTD benefits are payable.) 180 days

**OWN OCCUPATION DURATION:**

60 Months

**CONTINUITY OF COVERAGE:**

If an employee returns to work and becomes Totally Disabled again Sun Life will treat this new Total Disability as part of their prior Total Disability if they returned to work and were Actively at Work for less than:

- Six months, if due to the same or related causes;
- one day, if due to an entirely unrelated cause.

They will not have to complete a new elimination period.

**SURVIVOR BENEFIT:**

If an employee dies while receiving LTD Benefits from Sun Life they will receive a Survivor Benefit equal to 3 times their last Gross Monthly Benefit. This is payable in a lump sum to the employee's eligible survivor if Sun Life receives satisfactory proof that the employee died:

- after the Disability had continued for 180 or more consecutive days;
- the employee was eligible to receive a monthly LTD benefits.

**PRE-EXISTING CONDITION EXCLUSION:**

There is a 3/12 pre-existing condition clause.