

HIGHLIGHTS OF LONG TERM DISABILITY BENEFITS

FOR EMPLOYEES OF **Grant County Policy 203154**

Welcome to Sun Life Assurance Company of Canada. We are pleased to provide you with Long Term Disability benefits. Below is an outline of the benefits now available to you through your employer.

Your LTD Benefits

Available to all employees working 20 or more hours per week.

- Covers accidents and sicknesses.
- Benefits are 60% of monthly earnings up to a maximum of \$6,000 per month.
- Benefits may begin after 90 days of absences due to a covered accident or sickness.
- Coverage is entirely employee paid.

Cost to You

Long Term Disability coverage is contributory, meaning that you are responsible for paying for all or a portion of the cost through payroll deduction. Your cost is determined by multiplying your monthly earnings by the rate found in the rate chart below.

Your Age	Rate	Your Age	Rate	Your Age	Rate	Your Age	Rate
Under 25	\$.174	35-39	\$.547	50-54	\$ 1.253	65-69	\$ 1.20
25-29	\$.227	40-44	\$.849	55-59	\$ 1.398	70-74	\$.931
30-34	\$.318	45-49	\$.932	60-64	\$ 1.845	75-79	\$.931

Example Monthly Earnings	Divided by 100	Multiplied by rate	Total cost	Example cost*
\$ 3,500	/ 100 = 35	x \$0.40	= \$14.00	\$ 14.00

Your Monthly Earnings	Divided by 100	Multiplied by rate	Total cost	Your cost*
\$	/ 100 =	x \$	= \$	\$

***Contact your employer to confirm the portion of the cost for which you will be responsible.**

How to Enroll

Fill out the Long Term Disability enrollment form below. Be sure to sign, date, and return the form to your employer.

Name (First, middle initial, last)	<input type="checkbox"/> Female <input type="checkbox"/> Male	Social Security No.	Date of Birth	Date of Hire
You must elect or refuse insurance coverage within 31 days of your date of eligibility. Long Term Disability (LTD) coverage. Check One: <input type="checkbox"/> I elect <input type="checkbox"/> I decline				Monthly Earnings \$
Important. You must read and sign. I understand that: <ul style="list-style-type: none"> • I am requesting LTD coverage under a Group Insurance policy offered by my employer. This coverage will end when my employment terminates. • My employer will deduct all or part of the premiums from my pay. • If I decline coverage now and want it at a later date, I will have to provide evidence of insurability (proof of good health) acceptable to Sun Life Assurance Company of Canada. • Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects a person to criminal and civil penalties. 				
Employee Signature X				Today's Date