

# Sun Life Assurance Company of Canada



## Long Term Disability Insurance for Employees of Birmingham-Southern College - #93163

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 full time employees working 30 or more hours per week.

- Covers accidents and sicknesses.
- Benefits are 60% of monthly earnings up to a maximum of \$10,000 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 this coverage. Your monthly cost is based on your monthly earnings and will be deducted from your paycheck. Ask your employer for the Sun Life Assurance Company of Canada Group LTD booklet for more details.

The monthly cost is determined by multiplying your monthly income by .0082.

#### Example:

<i>Monthly income</i>		<i>Total cost per month</i>
\$ 2,000.00	multiplied by .0082 =	\$16.40

<i>Your monthly income</i>		<i>Your total cost per month</i>
\$	multiplied by .0082 =	\$

Your name (First, middle initial, last)	Social Security number	Date of birth (dd/mm/yyyy)
You must elect or refuse insurance coverage within 31 days of your date of eligibility. Check one below: <b>Long Term Disability (LTD) coverage:</b> <input type="checkbox"/> I elect <input type="checkbox"/> I decline		
<b>Important:</b> You must read and sign: I understand that: <ul style="list-style-type: none"> <li>• I am requesting LTD coverage under a Group Insurance policy offered by my employer. This coverage will end when my employment terminates.</li> <li>• My employer will deduct all or part of the premiums from my pay.</li> <li>• 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.</li> <li>• 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.</li> </ul>		
Employee signature X	Today's date	