



Group Life and AD&D Insurance Benefits

Benefit Highlights

for Employees of NORTHWEST ISD - #236245
Employees not enrolled in Medical Plan

A Worldwide Presence

Sun Life Financial's insurance operations currently serve millions of people in the United States, Canada, the United Kingdom, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda.

Benefits

- Basic Group Term Life Insurance equal to \$50,000.
- Accidental Death and Dismemberment (AD&D) insurance would pay an additional benefit, up to the amount of your Life benefit, if you suffer a covered loss due to an accident.
- Benefits are reduced to 67% at age 70 and to 50% at age 75. Coverage may be ported or converted at termination of employment or retirement.
- Accelerated Benefits help offset expenses at a critical time. You may collect a portion of your benefits during your lifetime if you become terminally ill.
- If you leave NORTHWEST ISD, you may be able to take your group life coverage with you by "porting" your Group Life coverage or by "converting" to an Individual Life insurance policy. See your employer for details.

No Cost to You

- Your employer pays your Group Life and AD&D premium.

How to Enroll

- Basic group term life coverage begins automatically once you meet the eligibility requirements and satisfy any waiting period applicable to your policy. You'll need to designate beneficiaries for your basic life benefits using our Beneficiary Designation form or Group Enrollment form. Check with your employer for the necessary forms and for additional coverage options that may be available, or find the forms you need online at www.sunlife.com/us.

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.
- For complete plan designs, you may request a copy of the Sun Life Financial Group booklet from your employer.

This Overview is preliminary to the issuance of the Policy and booklet certificate. It does not describe the specific benefits under the Policy. Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 98P-ADD, 02-SL, 07-SL REV 7-12, and 01C-LH-PT. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) Windsor, CT) under Policy Form Series 13-GP-LH-01 and 13-GP-LF-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.