



## Group Life and AD&D Insurance Benefits

For Eligible Employees of Starr Detroit Academy

### A Worldwide Presence

Our parent company's operations currently service 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 in the amount of \$50,000.
- Accidental Death and Dismemberment (AD&D) insurance which 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 is discontinued at termination of employment or retirement.
- Accelerated Benefits that 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 Starr Detroit Academy, you may be able to convert or port your Group Life coverage to an Individual Life insurance policy.

### No Cost to You

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

### How to Enroll

- Basic group term life coverage begins automatically when you meet the eligibility requirements. 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](http://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.
- Your employer will provide you with the Sun Life Financial Group booklet containing complete plan details.

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, 02P-STD TDB Policy-2006, 02-SL, 07-SL, and 01C-LH-PT. In New York, group insurance policies are underwritten by Sun Life Insurance and Annuity Company of New York (New York, NY) under Policy Form Series 93P-LH-NY, 06P-NYDBL, 02P-NYSTD, 98P-ADD-NY, 02-NYSL, 07-NYSL, and 01NYC-LH-PT. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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## Group Short Term Disability Benefits

For Eligible Employees of Starr Detroit Academy

### Why Short Term Disability?

Receiving an income while you're disabled can make an enormous financial difference.

### Benefits

- Coverage for all full-time United States employees working in the United States who are scheduled to work a minimum of 30 hours per week.
- Coverage for accidents and sicknesses for up to 24 weeks.
- Weekly benefit is 60% of your weekly salary. Maximum benefit is \$1,250 per week.
- Benefits begin on the 15th day absent for accidents and on the 15th day for sickness.

### No cost to you

- Your employer pays your Group STD premium.

### How to enroll

- STD coverage begins automatically when you meet the eligibility requirements and satisfy any waiting period applicable to your policy.

### 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 Financial Group booklet containing complete plan details.

This overview is preliminary to the issuance of the policy and booklet certificate. It does not describe the specific benefits under the policy. This policy provides disability income insurance only. It does not provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department.

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, 02P-STD TDB Policy-2006, 02-SL, 07-SL, and 01C-LH-PT. In New York, group insurance policies are underwritten by Sun Life Insurance and Annuity Company of New York (New York, NY) under Policy Form Series 93P-LH-NY, 06P-NYDBL, 02P-NYSTD, 98P-ADD-NY, 02-NYSL, 07-NYSL, and 01NYC-LH-PT. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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## Group Long Term Disability Benefits

For Eligible Employees of Starr Detroit Academy

### Disability Can Happen to Anyone.

Want to know more  
about your chances  
of becoming disabled?

Sun Life Financial  
is a founding member  
of the Council for  
Disability Awareness.

Visit

[www.disabilitycanhappen.org](http://www.disabilitycanhappen.org)

and find out your  
Personal Disability  
Quotient.

### Benefits

- Available to all full-time United States employees working in the United States who are scheduled to work a minimum of 30 hours per week.
- Coverage for accidents and sicknesses.
- Benefits are 60% of monthly earnings up to a maximum of \$6,000 per month.
- Benefits may begin after the elimination period of 180 days of absences due to a covered accident or sickness.
- 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.

### No cost to you

- Your employer pays your Group LTD premium.

### How to enroll

- LTD coverage begins automatically when you meet the eligibility requirements.

### 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 Financial Group booklet containing complete plan details.

This overview is preliminary to the issuance of the policy and booklet certificate. It does not describe the specific benefits under the policy. This policy provides disability income insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

Group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Wellesley Hills, MA) in all states under Policy Forms Series GP-A and GP-D. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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