



## Employer-paid Life and Accidental Death and Dismemberment (AD&D) insurance

### Benefit Highlights

#### Prime Healthcare - Legacy, Policy #93678

All Eligible Employees Excluding St. Mary's General Hospital Part-Time Nurse

Having adequate life insurance can help your family manage expenses and make a difficult transition less painful. Life insurance provides the people you love with financial support when you can't be there—and when they need it most.

**This coverage is provided by your employer—at no cost to you!**

Benefit amount	Benefit reduction
<b>For you</b> <ul style="list-style-type: none"> <li>One times your base annual earnings, up to a maximum of \$500,000—with no medical questions asked.</li> </ul>	<ul style="list-style-type: none"> <li>Benefits are reduced to 67% at age 70 and to 50% at age 75.</li> <li>Coverage ends at termination of employment or retirement.</li> </ul>

### Additional plan features

- This coverage includes an equal amount of AD&D insurance that provides a benefit if you suffer a covered accidental injury or die from a covered accident.
- This chart shows a partial list of AD&D insurance benefit amounts as a percentage of coverage. You may refer to the certificate for the full list of covered accidental injuries.

Accidental injury	The plan pays
Accidental death	100%
Quadriplegia	100%
Loss of sight of one eye	50%
Loss of speech only or hearing only	50%
Loss of limb (arm or leg)	50%
Loss of thumb and index finger on the same hand	25%

- Get medical, dental, or legal assistance if an emergency occurs when you or a family member are traveling 100 or more miles from home, with Emergency Travel Assistance.<sup>1</sup>
- Access 24-hour surveillance of up to 10 credit or debit cards and get help from anti-fraud experts if your personal data is compromised, with Identity Theft Protection.<sup>1</sup>

### Life and AD&D Q&A

#### Can I access my life insurance if I become terminally ill?

You may apply to receive a portion of your death benefit to help cover medical and living expenses if you become terminally ill.<sup>2</sup>

#### What happens if I become Totally Disabled?

If we determine that you are Totally Disabled, your life insurance coverage may continue at no cost. This benefit is called Waiver of Premium and you must meet certain requirements as detailed in the Certificate.

#### What happens if I leave my employer?

If you leave your employer, you may apply to continue group life insurance coverage or convert to an individual policy.<sup>3</sup>

### How can I get more information about my coverage?

After the effective date of your coverage, you can contact Sun Life Customer Service representatives at 800-247- 6875, 8:00 a.m. to 8:00 p.m. ET, Monday through Friday.

### How is my benefit claim filed and paid?

In the event of your death or accidental injury, you or your beneficiary(ies) and your employer will complete the appropriate claims forms and submit these to Sun Life. Our claims examiners review the claim and gather additional information if necessary. We will notify you or your beneficiaries when the decision is made. If your death claim is approved, beneficiaries may elect to receive a lump sum payment or to have the benefit paid into an account where the funds accumulate interest and can be withdrawn at any time. (State restrictions apply and options may vary by state.) If your AD&D claim for an accidental injury is approved, the benefit amount will be paid directly to you.

## Important Plan Information

### Limitations and exclusions\*

No AD&D benefit will be paid for a loss which is due to or results from:

- suicide while sane or insane
- intentionally self-inflicted injuries
- bodily or mental infirmity or disease of any kind, or infection unless due to an accidental cut or wound
- committing or attempting to commit an assault, felony, or other criminal act
- active participation in a war (declared or undeclared) or active duty in any armed service during a time of war
- active participation in a riot, rebellion, or insurrection
- injury sustained from any aviation activities, other than riding as a fare-paying passenger
- the employee's voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless administered on the advice of a Physician
- the employee's operation of any motorized vehicle while intoxicated.

\*Subject to state law variations

### Protect the life you love by securing it for the people most important to you.

1. Value-added services are not insurance, are offered only on specific lines of coverage and carry a separate charge, which is added to the cost of the insurance. The cost is included in the total amount billed. Emergency Travel Assistance is provided by Assist America®. Identity Theft Protection is provided by SecurAssist®, an Assist America program. Sun Life is not responsible or liable for care, services, or advice given by any provider or vendor of the Services. Sun Life reserves the right to discontinue any of the Services at any time.

2. The Accelerated Benefit is not long term care insurance. It will reduce the total amount of your life insurance benefit payable under the Policy by the amount of the accelerated payment. Receipt of an Accelerated Benefit may be taxable; you should consult your tax advisor for specific advice. Receipt of an Accelerated Benefit may affect your eligibility for public assistance programs.

3. Subject to policy terms and state variations, conversion for life insurance is available when coverage terminates or reduces, and portability is available when employment terminates. Coverage is subject to state variations. If portability is not available in your state, continuation may be available. Refer to your Certificate for specific conditions.

The Effective Date of any initial, increased or additional insurance will be delayed for an Employee if he is not Actively at Work. The initial, increased or additional insurance will become effective on the date the Employee returns to an Actively at Work status. An Employee is considered Actively at Work if he performs all the regular duties of his job for a full work day scheduled by the Employer at the Employer's normal place of business or a site where the Employer's business requires the Employee to travel.

This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage") and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act.

This Overview is preliminary to the issuance of the Policy. Refer to your Certificate for details. Receipt of this Overview does not constitute approval of coverage under the Policy. In the event of a discrepancy between this Overview, the Certificate and the Policy, the terms of the Policy will govern.

Group life 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, 12-GP-01, 15-GP-01, 15-LF-C-01, 12-GPPort-P-01, 15-LFPort-C-01, 15-ADD-C-01, 13-ADD-C-01 and 13-ADDPort-C-01.

Product offerings may not be available in all states and may vary depending on state laws and regulations.

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