

Additional information about your Group Life insurance coverage

What is “Waiver of Premium”?

The Waiver of Premium provision allows Life insurance coverage to continue without premium payments if you are Totally Disabled, as defined in the Group policy. Coverage will continue without further premium payments from the employee or employer. The Waiver of Premium provision varies by contract. Please refer to your Group policy for details.

What are Accelerated Benefits?

Our Accelerated Benefits provision gives terminally ill employees—with a life expectancy of 12 months or fewer²—access to a portion of their death benefit while they are alive. Employees must have at least \$20,000 of Group Life coverage to be eligible for this benefit. Up to 75% of the employee’s Group Life benefit can be accessed, to a maximum of \$500,000.³

Additional considerations

If I become terminally ill	You may apply to receive a portion of your life insurance to help cover medical and living expenses. This is not long-term-care insurance. It will reduce the total amount of the life insurance payment we pay to your beneficiary(ies). Receipt of the Accelerated Benefit may be taxable and may impact your eligibility for public assistance programs.
If I become Totally Disabled	If we determine that you are Totally Disabled and cannot work, your life insurance coverage may continue at no cost. You must meet certain requirements, as detailed in the Certificate.
If I leave my employer	Depending upon state variations and your employer’s plan, you may have an option to continue group coverage when your employment terminates. Your employer can advise you about your options.
If I’ve had a life change	You may be able to adjust your coverage as your needs change (e.g., you get married or have a baby). Certain changes require you to answer health questions. Ask your employer for details.

Life FAQ

Do I have to answer health questions to enroll?

You will be required to answer health questions if (1) you do not elect coverage when it’s first available to you and you want to elect at a later date; (2) you request an amount higher than the Guaranteed Issue amount noted in the table, if offered; or (3) you want to increase coverage at a later date. You will need to fill out and submit our Evidence of Insurability application which must be approved by Sun Life before the coverage takes effect.

How is my benefit claim filed and paid?

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.)

Read the important plan provisions section for more information including limitations and exclusions.

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. May vary by issuing company and by state.