

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

## Benefit Highlights

For all eligible employees of Gallup McKinley County Schools , Policy #231220

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.

**The following benefits are available to you.** Choose the benefit amounts that best meet your needs and your budget. Use the worksheet to help you determine the coverage you need.

The cost for Sun Life's Life and AD&D insurance depends on the benefit amount you choose and your age.

| Benefit amount                                                                                                                                                                                            |                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| For you                                                                                                                                                                                                   | For your spouse                                                                                                                                                                                                                      | For your child(ren)                                                                                                                                                                                                                                                  |
| You can elect \$10,000 to \$500,000—in \$10,000 increments, not to exceed 5 times your basic annual earnings—with no medical questions asked up to the Guaranteed Issue amount of \$300,000. <sup>1</sup> | If you elect coverage for yourself, you can elect \$10,000 to \$250,000—in \$10,000 increments—with no medical questions asked up to the Guaranteed Issue amount of \$50,000. <sup>1</sup><br>(Not to exceed 100% of your coverage.) | If you elect coverage for yourself, you can elect a \$10,000 benefit amount—with no medical questions asked. <sup>1</sup><br>(Not to exceed 50% of your coverage.)                                                                                                   |
| Benefit reduction                                                                                                                                                                                         |                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                      |
| For you                                                                                                                                                                                                   | For your spouse                                                                                                                                                                                                                      | For your child(ren)                                                                                                                                                                                                                                                  |
| Benefits are reduced to 65% at age 65, to 50% at age 70, and to 35% at age 75.<br>Coverage ends at termination of employment or retirement.                                                               | Coverage ends when your spouse turns age 70.<br>Benefit may be reduced when the employee benefit amount is reduced.                                                                                                                  | A full benefit is payable for a dependent child who is 6 months to 19 years old or to 25 years old if a full-time student. A reduced benefit is payable for a child from 14 days to 6 months.<br>Benefit may be reduced when the employee benefit amount is reduced. |

## Additional plan features

- You can elect an equal amount of AD&D insurance that provides a benefit if you or a covered dependent suffers 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%           |



## Life and AD&D Q&A

### Why should I consider life insurance?

Life insurance provides additional financial support for your beneficiaries. Depending upon your circumstances, life insurance proceeds can help them cover household expenses or pay any debt (e.g., mortgage or student loans) you might leave behind. It can assist with the cost of your funeral or medical bills or allow you to leave an inheritance to your loved ones or to an organization you are passionate about.

### How much coverage do I need?

This is a decision that only you can make. You can use the worksheet provided on the next page to help you determine how much life insurance you may need.

### Do I have to answer health questions to enroll for coverage?

You will be required to answer health questions if you decline coverage and want to elect or increase coverage at a later date, or if you request an amount higher than the Guaranteed Issue limit, noted in the table, if applicable. The health questions are included in our "Evidence of Insurability" application, which must be approved by Sun Life before the coverage takes effect.

### 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>

### Can I increase my coverage at a later date?

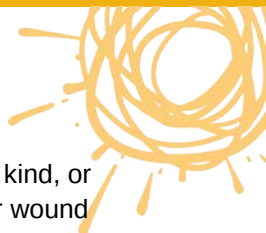
There may be opportunities to adjust your coverage as your needs change (e.g., you get married or have a baby).<sup>1</sup> Consult your Benefits Administrator for details.

### 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\*

If cause of death is suicide:

- No amount of contributory Life insurance is payable if suicide occurs within 24 months after the insurance is effective.
- No increased or additional amount of Life insurance is payable if the suicide occurs within 24 months after an increased or additional amount of Life insurance is effective.
- No amount of Life insurance in excess of the Guaranteed Issue amount is payable if the suicide occurs within 24 months after the amount in excess of the Guaranteed Issue amount is effective.

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. If the amount you apply for exceeds the Guaranteed Issue amount or if you decline coverage during your initial eligibility period and want to elect coverage or increase coverage at a later date, you are required to complete and submit an Evidence of Insurability application, which must be approved by Sun Life prior to coverage taking effect.

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.

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. In New York, group life insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01, 13-GP-LF-01, 13-LF-C-01, 12-GPPort-P-01, 13-LFPort-C-01, 15-LF-GP-01, 15-LF-C-01, 12-GPPort-P-01, 15-LFPort-C-01, 13-GP-LH-01 and 13-ADD-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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|                                                       |                                                               |             |            |  |
|-------------------------------------------------------|---------------------------------------------------------------|-------------|------------|--|
| Gallup McKinley County Schools                        |                                                               |             |            |  |
| Employee Pay Period Cost                              |                                                               |             |            |  |
|                                                       |                                                               |             |            |  |
| Employee Optional Life & AD&D                         |                                                               |             |            |  |
|                                                       | Increments of \$10,000 up to lesser of \$500,000 or 5X Salary |             |            |  |
|                                                       | New Employee Guarantee Issue \$300,000 or 5X Salary           |             |            |  |
| Spouse Optional Life (Life Only -- No AD&D)           |                                                               |             |            |  |
|                                                       | Increments of \$10,000 up to 50% of Employee Face Amount      |             |            |  |
|                                                       | New Employee Spouse Guarantee Issue \$50,000                  |             |            |  |
| Child Optional Life (Life Only -- No AD&D) - \$10,000 |                                                               |             |            |  |
|                                                       |                                                               |             |            |  |
| Benefit Election                                      | Employee Cost                                                 | Spouse Cost | Child Cost |  |
| \$10,000                                              | \$2.12                                                        | \$1.90      | \$1.00     |  |
| \$20,000                                              | \$4.24                                                        | \$3.80      |            |  |
| \$30,000                                              | \$6.36                                                        | \$5.70      |            |  |
| \$40,000                                              | \$8.48                                                        | \$7.60      |            |  |
| \$50,000                                              | \$10.60                                                       | \$9.50      |            |  |
| \$60,000                                              | \$12.72                                                       | \$11.40     |            |  |
| \$70,000                                              | \$14.84                                                       | \$13.30     |            |  |
| \$80,000                                              | \$16.96                                                       | \$15.20     |            |  |
| \$90,000                                              | \$19.08                                                       | \$17.10     |            |  |
| \$100,000                                             | \$21.20                                                       | \$19.00     |            |  |
| \$110,000                                             | \$23.32                                                       | \$20.90     |            |  |
| \$120,000                                             | \$25.44                                                       | \$22.80     |            |  |
| \$130,000                                             | \$27.56                                                       | \$24.70     |            |  |
| \$140,000                                             | \$29.68                                                       | \$26.60     |            |  |
| \$150,000                                             | \$31.80                                                       | \$28.50     |            |  |
| \$160,000                                             | \$33.92                                                       |             |            |  |
| \$170,000                                             | \$36.04                                                       |             |            |  |
| \$180,000                                             | \$38.16                                                       |             |            |  |
| \$190,000                                             | \$40.28                                                       |             |            |  |
| \$200,000                                             | \$42.40                                                       |             |            |  |
| \$210,000                                             | \$44.52                                                       |             |            |  |
| \$220,000                                             | \$46.64                                                       |             |            |  |
| \$230,000                                             | \$48.76                                                       |             |            |  |
| \$240,000                                             | \$50.88                                                       |             |            |  |
| \$250,000                                             | \$53.00                                                       |             |            |  |
| \$260,000                                             | \$55.12                                                       |             |            |  |
| \$270,000                                             | \$57.24                                                       |             |            |  |
| \$280,000                                             | \$59.36                                                       |             |            |  |
| \$290,000                                             | \$61.48                                                       |             |            |  |
| \$300,000                                             | \$63.60                                                       |             |            |  |