

# Short-Term Disability insurance<sup>1</sup>



## Benefit Highlights

For all eligible employees of North Central Missouri Mental Health Center, Policy #912667

Short-term disability insurance provides you with a weekly cash benefit to help you pay your bills – mortgage, rent, utilities, childcare, groceries—and keep your life as routine as possible if you are unable to work due to a covered disability (e.g., back injuries, recovery from surgery, or even maternity leave).

### The following benefit is available to you.

This coverage is contributory, meaning that you are responsible for paying all or a portion of the cost.

The cost for Sun Life's short-term disability insurance depends on the benefit you choose and weekly earnings.

Use the worksheet to help you determine the coverage you need.

Benefits	
Weekly benefit (after your claim is approved) <sup>2</sup>	Get a weekly check of \$50 to \$1,000, in any \$50 increment you choose, to replace a portion of your income—up to 60% of your Total Weekly Earnings.
When benefits begin	Benefits begin as soon as 8 days from the date you are unable to work due to an injury and 8 days due to an illness.
Benefits may be paid for	Up to 12 weeks

Income from other sources could reduce your benefit amount.

## Additional plan features

- This plan provides a benefit for a disabling illness (including pregnancy) or injury that is not work-related.

### How Sun Life's Short-Term Disability insurance can help

John was in his early-30s when he started experiencing a sharp pain in his knee—which left him unable to work for a month in order to have surgery and recover.

Fortunately, John took advantage of the opportunity to sign up for Short-Term Disability insurance through work. When he found out he would need surgery, he initiated a claim. Once his paperwork was completed and processed, his claim was approved. He started receiving a weekly benefit after he satisfied the elimination period defined by his policy. John used the benefit to help:

- replace a portion of his income while he was unable to work,
- pay for everyday expenses (e.g., rent or groceries), and
- cover other out-of-pocket medical costs (e.g., co-pays or prescriptions).

Having short-term disability insurance allowed John to focus on his recovery and not his finances.



## Short-term disability<sup>1</sup> Q&A

### What happens if I become disabled?

Contact your employer to report your disability and to check whether you are insured under the policy and eligible to file a claim for short-term disability insurance benefits. You will have to wait a certain number of days (see “when benefits begin”) for your benefits to begin.

### How do I qualify for benefits?

You’ll start receiving disability payments if you satisfy the Elimination Period (see “When benefits begin” in the table) and meet the definition of disability.

### What if I try to come back to work during a disability?

Your plan has many provisions that encourage and support your return to work. You may receive a portion of your regular Short-Term Disability benefit while working and still be considered disabled.

### Do I need to answer any health questions to enroll for this 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.

### What if I have a pre-existing condition?

For a period of time following the effective date of your insurance, we may not pay a benefit for a pre-existing condition for which you previously sought medical treatment, consultation, advice, care or services, regardless of whether the condition was diagnosed or suspected at that time; or took prescribed drugs or medicine. Read the exclusions and limitations for more information.

### How do I file a claim?

To file your claim, we need to receive information from you about your doctor, your income and your condition. We’ll ask for you to authorize the release and disclosure of information, like medical records, to help us evaluate your claim. Your doctor will also need to fill out a form that provides us with specific medical information about your condition and expected recovery. Forms can be downloaded from our website. Make sure to complete and sign all forms, as missing information or signatures can delay your claim.

### Whom can I contact with questions about my coverage?

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



# Important plan provisions

## Limitations and exclusions\*

No benefit is payable to you under the Policy for any Period of Disability or other loss for which benefits are payable that is caused by, contributed to in any way or resulting from:

- intentionally self-inflicted injuries;
- war, declared or undeclared, or any act of war; or your active duty in any armed service during a time of war;
- a Pre-Existing Condition, except:
  - if your Disability begins later than 12 months after your effective date or later than 12 months after the effective date of any increase in your amount of insurance;
  - for the initial amount of insurance or for any subsequent increases if you have been insured under the Policy for the immediately preceding 3 consecutive months prior to your Disability and during that period you have not:
    - sought medical treatment, consultation, advice, care, or services, including diagnostic measures for the condition, regardless of whether the condition was diagnosed or suspected at that time; or
    - took prescribed drugs or medicines for the condition.
- your active Participation in a Riot, Rebellion, or Insurrection;
- your committing or attempting to commit an assault, felony, or other criminal act; or
- an Accident or Sickness for which you are entitled to benefits under any Workers' Compensation, Occupational Disease, or similar law; or
- an Accident or Sickness sustained while you are doing any act or thing pertaining to any occupation or employment for wage or profit.

No benefit is payable to you under the Policy for any Period of Disability or other loss:

- while you are not under the Continuing Care of a Physician for the Accident or Sickness causing your Disability, unless you have reached your maximum point of recovery and are still Disabled;
- for any period you do not submit to any medical examination or clinical assessment requested by us.

\* The above exclusions and limitations may vary by state law and regulations. Please see the certificate or ask your benefits administrator for information on Elimination Periods, Waiting Periods, and Pre-Existing Conditions limitations, where applicable.

**Make sure your paycheck is protected during a short-term disability and absence from work.**



1. In Vermont, the product name is Short-Term Income Replacement insurance when the Maximum Benefit Duration elected is less than 26 weeks.
2. 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.

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.

The group insurance policies described in this advertisement provide disability income insurance only. They do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

If your disability coverage is paid with pre-tax dollars, the benefit payments will be fully or partially taxable under federal tax law based on the percentage of the premiums paid with pre-tax dollars. State tax laws for disability benefit payments vary and other tax considerations apply. Please consult your legal or tax advisor for more information. Sun Life does not provide tax advice.

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 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, 15-GP-01, 12-DI-C-01, 12-GPPort-P-01, 12-STDPort-C-01, 16-DI-C-01, TDBPOLICY-2006, and TDI-POLICY. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01, 13-GP-LH-01, 13-LTD-C-01, 13-STD-C-01, 06P-NY-DBL, 12-GPPort-01, and 12-STDPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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