

# Additional optional Long-Term Disability coverage amounts

Consider supplementing your employer-paid long-term disability insurance. You are responsible for paying for the cost of this additional coverage.

Choose the benefit that best meets your needs and your budget.

	Buy Up
Additional monthly benefit after your claim is approved	You will receive a check for your benefits on a monthly basis. It will cover <b>60%</b> of your Total Monthly Earnings, up to <b>\$10,000</b> each month.
When benefits begin	Benefits begin as soon as <b>180 days</b> .
Benefits may be paid for	Until you reach the <b>Social Security Normal Retirement Age</b> —as long as you are still unable to work due to a covered disability.
Additional plan information	<p>You're covered for disabilities resulting from injury or sickness 24 hours a day, seven days a week.</p> <p>You may receive additional benefits if your covered disability begins with a hospital stay of 14 days or more.</p> <p>A vocational rehabilitation counselor will work with you, when appropriate, to create a return-to-work plan that's right for you.</p>

*More than one in four of today's 20-year-olds will be out of work for 12 months or more for a disabling injury or illness before they reach retirement.\**

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Sun Life Assurance Company of Canada  
sunlife.com  
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## Additional considerations

<b>If I have other income</b>	Income from other sources may reduce your benefit amount. These may include disability benefits from social security, retirement, government plans or state disability income; other group disability plans; no-fault benefits, salary continuance or sick leave, and return-to-work earnings.
<b>If I can work while disabled</b>	Your plan is designed to encourage and support your return to work. If you are able to work part-time for example, you may receive part of your benefit while working.

## Long-term disability FAQs

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

If you submit a claim within 12 months of your insurance taking effect, or 12 months following any increase in your amount of insurance, we will not pay any benefit for any pre-existing condition. A pre-existing condition includes anything you have sought treatment for in the 3 months prior to your insurance becoming effective. Treatment can include consultation, advice, care, services or a prescription for drugs or medicine.

### How much insurance do I need?

Visit [www.sunlife.com/calculators](http://www.sunlife.com/calculators) for help understanding how much insurance you may need.

### How do I file a claim after becoming disabled?

Check with your employer to make sure you are eligible for benefits. Then, file a claim with Sun Life. We will ask for information from you about your doctor, your income, and your condition. We will ask for medical records and for your doctor to fill out a form about your condition and your expected recovery. You can download forms from our website.

### How is my benefit taxed?

If you pay for your coverage all post-tax, your benefit will not be taxable income or tax reported by us to the IRS. If you pay for your coverage all pre-tax, or if you pay for part of your coverage post-tax and your employer pays for the rest, or if your employer pays the entire premium, some or all of your benefit amount will be taxable income, which will be tax reported on a Form W-2 and it may have FICA tax deductions that reduce the amount we pay you. Please consult with a tax advisor or your employer if you have any questions.

### 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 if you're insured when you become disabled.

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

\*Realitycheckup.org, Council for Disability Awareness, 2018, citing Social Security Administration "Disability and Death Tables for Insured Workers Born in 1997," October 2017.

# Rates

**Employee - monthly** rate for Long-Term Disability (Buy-up).

Rates are effective as of January 01, 2025.

Long-Term Disability coverage is contributory. You are responsible for paying for all or a part of the cost through payroll deduction.

Follow the example below to figure out your monthly and pay period costs.

Rate*
0.410

Example monthly earnings	Divide by 100	Multiply by rate	Example monthly cost	
\$2500	/ 100 = 25	x \$0.410	= \$10.250	
Your monthly earnings	Divide by 100	Multiply by rate	Your monthly cost	
\$ _____	/ 100 = _____	x \$ _____	= \$ _____	
Your monthly cost	Multiply by 12 months	Annual cost	Divide by your number of pay periods per year (ex: 12,24,26,52,etc.)	Your estimated cost per pay period
\$ _____	x 12	= \$ _____	/ _____	= \$ _____

\*Contact your employer to confirm your part of the cost.