



Optional Life and AD&D Insurance Benefits

Benefit Highlights

for Employees of NESD Head Start Program, Inc. - #236030
All Eligible Employees

A Worldwide Presence

Sun Life Financial's insurance operations currently serve millions of people in the United States, Canada, the United Kingdom, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda.

Benefits

- **For you:**

An amount up to \$300,000 in increments of \$10,000. Guaranteed Issue Amount is \$100,000.

Benefits are reduced to 65% at age 70 and to 50% at age 75. Coverage may be ported or converted at termination of employment or retirement.

- **For your spouse:**

An amount up to \$25,000, in increments of \$5,000. Guaranteed Issue Amount is \$25,000. Spouse Optional Life and AD&D coverage may not exceed 100% of the employee's coverage. Coverage Ends when your spouse turns 70.

- **For your dependent child(ren):**

An amount up to \$10,000, in increments of \$5,000 for each eligible child from 6 months to 19 years old (or 25 if a full-time student). An amount of \$500 for a child who is 14 days to under 6 months, and an amount of \$0 for a child who is birth to under 14 days. Child coverage cannot exceed 100% of the employee's coverage.

You must elect Optional Life and AD&D coverage for yourself in order to cover your spouse and/or children.

Features of the Plan

- The plan also includes many special features including Waiver of Premium and Accelerated Benefits.

Optional Life and AD&D Insurance

Benefit Highlights (continued)

Optional Life and AD&D Rates*

Employee		Spouse		Child(ren)	
Age	Monthly cost per \$1,000 of coverage	Age	Monthly cost per \$1,000 of coverage	Monthly cost per \$1,000 of coverage	
Under 20	\$0.079	Under 20	\$0.118		
20-24	\$0.079	20-24	\$0.118		
25-29	\$0.079	25-29	\$0.135		
30-34	\$0.090	30-34	\$0.168		
35-39	\$0.100	35-39	\$0.185		
40-44	\$0.136	40-44	\$0.202		
45-49	\$0.196	45-49	\$0.286	All eligible children	\$0.302
50-54	\$0.296	50-54	\$0.420		
55-59	\$0.416	55-59	\$0.756		
60-64	\$0.506	60-64	\$1.142		
65-69	\$0.896	65-69	\$2.167		
70-74	\$1.506				
75-79	\$2.926				
80-84	\$2.926				
85 and Over	\$2.926				

*These are the rates in effect for April 1, 2014. Rates indicated include the cost for Optional AD&D coverage's.

Cost to You

- You are responsible for paying the cost of Optional Life coverage through payroll deduction. Calculate your cost by dividing your amount of optional life insurance by 1000 and multiplying the result by the appropriate rate above. Follow the example below to estimate your monthly cost.

Example amount of insurance	Divided by 1000	Multiplied by rate	Example cost*	
\$25000	/ 1000 = 25	x \$0.05	\$ 1.25	
Your volume of insurance	Divided by 1000	Multiplied by rate	Your cost*	Cost per pay period
\$	/ 1000 =	x \$	\$	\$

Optional Life and AD&D Insurance

Benefit Highlights (continued)

How to Enroll

Once you have selected the amount of coverage that's right for you, your spouse and your children, simply fill out the Optional Life enrollment form provided by your employer. Be sure to sign, date, and return the form to your employer. Please submit the form to your employer along with any Evidence of Insurability forms that may be required.

About Evidence of Insurability

- Evidence of Insurability – also called “proof of good health” – is required if:
 - You decline coverage during your initial eligibility period and then want coverage at a later date; or
 - You apply for Optional Life in excess of the Guaranteed Issue Amount.
- All late entrants and increases require Evidence of Insurability.

Your employer will advise you if you need to submit an Evidence of Insurability application. If so, **Sun Life Financial** may arrange for you to take a medical exam (at our expense) and/or complete a questionnaire. Coverage will not go into effect until **Sun Life Financial** approves the application.

For Complete Plan Details

- This highlight flyer is intended to provide an overview of the benefits available from your employer and is not a complete description of plan provisions. Receipt of this flyer does not certify eligibility for benefits under this plan.
- For complete plan designs, you may request a copy of the Sun Life Financial Group booklet from your employer.

Exclusions

Where allowed by law, if the cause of death is suicide:

- No amount of contributory Life Insurance is payable if the suicide occurs within 24 months after the insurance is effective. If there was prior coverage in place, any period of time the individual was insured for the same amount of Life Insurance under the previous insurer's group Life policy will count towards completion of the 24 months.

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan and applicable state law. Please review your Life booklet for complete information.

This Overview is preliminary to the issuance of the Policy and booklet certificate. It does not describe the specific benefits under the Policy.

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, 98P-ADD, 02-SL, 07-SL REV 7-12, and 01C-LH-PT. In New York, group insurance policies are underwritten by Sun Life Insurance and Annuity Company of New York (New York, NY) under Policy Form Series 93P-LH-NY, 06P-NYDBL, 02P-NYSTD, 98P-ADD-NY, 07-NYSL, and 01NYC-LH-PT or Sun Life and Health Insurance Company (U.S.) (Windsor, CT) under Policy Form Series 13-GP-LH-01 and 13-GF-LH-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

On August 2, 2013, Sun Life Financial sold its U.S. Annuity Business to Delaware Life Holdings, LLC. Included in the sale was our domestic U.S. variable annuity, fixed annuity and fixed index annuity products, corporate and bank-owned life insurance products, and variable life insurance products. As part of this transaction, Sun Life Insurance and Annuity Company of New York (SLNY) was acquired by Delaware Life Holdings, LLC. Pursuant to a Transition Plan developed in conjunction with the sale, Sun Life Financial's group business in New York will continue to be administered by Sun Life Financial.

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