

Voluntary Short-Term Disability insurance

Benefit Highlights

For all eligible Full-Time and Part-Time employees working a minimum of 40 hours per pay period scheduled to work at least 20 hours per week. **Prime Healthcare Services – Prime Healthcare Services** Policy #93678

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, your age and weekly earnings.

Benefits	
Weekly benefit (after your claim is approved)	Get a weekly check that replaces 60% of your Total Weekly Earnings, up to \$2,500.
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 25 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.
- You’re covered for injury or sickness 24 hours a day, seven days a week, on or off the job.
- This plan includes rehabilitation benefits that provide services and support targeted at helping you return to active work.

How Sun Life’s Short-Term Disability insurance can help

Danielle was in her early-30s when she became pregnant, which left her unable to work for a period of time after the baby arrived.

Fortunately, Danielle took advantage of the opportunity to sign up for Short-Term Disability insurance through work. When Danielle found out she was pregnant and would need to go on maternity leave, she initiated a claim. Once Danielle welcomed her new baby and her claim was approved, she started receiving a weekly benefit after she satisfied the elimination period. Danielle used the benefit to help:

- replace a portion of her income while she was on maternity leave,
- pay for everyday expenses (e.g., diapers or groceries), and
- cover other out-of-pocket medical costs (e.g., co-pays or prescriptions).

Having Short-Term Disability insurance allowed Danielle to focus on her new baby and not her finances.

Short-Term Disability 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.

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.

How much insurance do I need?

Use this worksheet to add up your monthly expenses and determine the amount of income you might need to replace if you were unable to work.

Mortgage/rent	\$ _____	Family care (e.g., education and childcare costs)	\$ _____
Car or transit payments	\$ _____	Groceries	\$ _____
Health insurance or out-of-pocket expenses	\$ _____	Utilities	\$ _____
Loans	\$ _____	Other	\$ _____
Credit card debt	\$ _____	Total monthly expenses	\$ _____

This worksheet is provided for informational purposes only. It should not be relied on as financial advice or solicitation of insurance. You may wish to consult an independent financial professional for advice.

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
 - during the 12 months prior to your effective date of insurance or the effective date of an increase in your amount of insurance, you:
 - 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.

except:

- if your Disability begins later than 12 months after your effective date;
- for the initial amount of insurance if you have been insured under the Policy for the immediately preceding 3 consecutive months prior to your Disability and during that period you havenot:
 - 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.

The Effective Date of any initial, increased or additional insurance will be delayed for an Employee if he is not Actively at Work. The initial, increased or additional insurance will become effective on the date the Employee returns to an Actively at Work status. An Employee is considered Actively at Work if he performs all the regular duties of his job for a full work day scheduled by the Employer at the Employer's normal place of business or a site where the Employer's business requires the Employee to travel.

This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage").

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.

Product offerings may not be available in all states and may vary depending on state laws and regulations.

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