

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



## Benefit Highlights

For all employees for Life and Accidental Death and Dismemberment Insurance through the Roman Catholic Archdiocese of Boston Life and Long-Term Disability Trust (Policy #901297)

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.

**This coverage is provided by your employer—at no cost to you!**

Benefit amount	Benefit reduction
<b>For you</b>	
Two times your basic annual earnings, up to a maximum of \$300,000.	Benefits are reduced to 80% at age 65 and to 60% at age 70. Coverage ends at termination of employment or retirement.

## Additional plan features

- This coverage includes an equal amount of AD&D insurance that provides a benefit if you suffer 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%

- Get medical, dental, or legal assistance if an emergency occurs when you or a family member are traveling 100 or more miles from home, with Emergency Travel Assistance.<sup>1</sup>
- Access 24-hour surveillance of up to 10 credit or debit cards and get help from anti-fraud experts if your personal data is compromised, with Identity Theft Protection.<sup>1</sup>



# Important Plan Information

## Limitations and exclusions\*

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. Value-added services are not insurance, are offered only on specific lines of coverage and carry a separate charge, which is added to the cost of the insurance. The cost is included in the total amount billed. Emergency Travel Assistance is provided by Assist America®. Identity Theft Protection is provided by SecurAssist®, an Assist America program. Sun Life is not responsible or liable for care, services, or advice given by any provider or vendor of the Services. Sun Life reserves the right to discontinue any of the Services at any time.

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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