

HIGHLIGHTS OF

Group Life Insurance Benefits for Employees of National Optical Astronomy Observatory - #67430



Welcome to Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

We provide Basic Group Term Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance for eligible employees of National Optical Astronomy Observatory.

Life insurance from Sun Life Assurance Company of Canada helps protect the financial security of you and your family.

In the event of your death, your family could suffer financially. That's why the financial protection of Group Life insurance is so important.

This flyer highlights the benefits available through your employer. For more information, see the Sun Life Assurance Company of Canada Group Life booklet available from your employer.

Benefits – Full Time Employees

- Basic Group Term Life Insurance equal to 1x your basic annual earnings to a maximum of \$250,000. The minimum benefit is \$40,000.
- Accidental Death and Dismemberment (AD&D) insurance which would pay an additional benefit, up to the amount of your Life benefit, if you suffer a covered loss due to an accident.
- Benefits are reduced to 65% at age 75 and to 50% at age 80. Coverage is discontinued at termination of employment or retirement.
- Accelerated Benefits that help offset expenses at a critical time. You may collect a portion of your benefits during your lifetime if you become terminally ill.
- Emergency Travel Assistance gives you immediate access to doctors, hospitals and other services when faced with a medical-related emergency while traveling internationally or domestically more than 100 miles away from home.
- If you leave National Optical Astronomy Observatory, you may be able to convert your Group Life coverage to an individual Life insurance policy.

No Cost to You

- Your employer pays your Group Life and AD&D premium.

How to Enroll

- Basic Group Term Life coverage begins automatically when you meet the eligibility requirements. You'll need to designate beneficiaries for your Basic Life benefits using our Beneficiary Designation form or Group Enrollment form. Check with your employer for the necessary forms and for additional coverage options that may be available, or find the forms you need in our online Customer Service Center at www.sunlife-usa.com.

About Sun Life Assurance Company of Canada

- Sun Life Assurance Company of Canada is one of the largest, strongest and most highly rated financial services companies in the world. We provide Group Life and AD&D to more than 1.5 million employees in the United States.

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.
- When you become eligible for benefits, your employer will provide you with the Sun Life Assurance Company of Canada Group Life booklet containing complete plan details.