

# HIGHLIGHTS OF

## Group Long Term Disability Benefits for Employees of N.O.A.O. - #67430



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

We provide Group Long Term Disability (LTD) Insurance to eligible employees of N.O.A.O.

LTD helps protect the financial health of you and your family should you ever suffer a disability that prevents you from working for months or even years. We focus on returning disabled employees to productive work whenever possible.

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

### Benefits

- Coverage for all full time employees working 30 hours per week or more.
- Coverage for accidents and sicknesses.
- 60% of your monthly pay up to a maximum of \$6,000 per month.
- Benefits begin after you have been absent from work for 180 days or more because of a covered accident or sickness.

### No Cost to You

- N.O.A.O. pays your Group LTD premium.

### 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've been providing Disability coverage in the U.S. for more than four decades.

### 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 LTD booklet containing complete plan details.

### How to Enroll

Long Term Disability coverage begins automatically when you meet the eligibility requirements. Current employees will automatically be transferred to the new plan. New employees must complete the Long Term Disability enrollment form. Be sure to sign and date the form and return it to your employer.