



## Group Long Term Disability Benefits

for Employees of Carolina Credit Union League, Inc. – Policy # 234101

All Eligible Employees

### Disability Can Happen to Anyone.

Want to know more  
about your chances  
of becoming disabled?

Sun Life Financial  
is a founding member  
of the Council for  
Disability Awareness.

Visit

[www.disabilitycan  
happen.org](http://www.disabilitycanhappen.org)

and find out your  
Personal Disability  
Quotient.

### Benefits

- Available to all full-time United States employees working in the United States scheduled to work at least 30 hours per week.
- Coverage for Total Disability resulting from accidents and sicknesses.
- Benefits are 66.67% of Basic Monthly Earnings up to a maximum of \$6,000 per month.
- Benefits may begin after the Elimination Period of 90 days of absences due to a covered accident or sickness or the end of the Employee's Short Term Disability Maximum Benefit Period, whichever is later.
- Employees must meet the definition of disability as defined in the policy to be eligible for the benefits described here.
- Benefits are not payable for pre-existing conditions as defined in the policy.

### No cost to you

- Your employer pays your Group LTD premium.

### How to enroll

- LTD coverage begins automatically when you meet the eligibility requirements.

### 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.
- Your employer will provide you with the Sun Life booklet containing complete plan details.

This overview is preliminary to the issuance of the policy and booklet certificate. It does not describe the specific benefits under the policy. This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department.

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.

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, 07-SL, 01C-LH-PT, GP-A, GC-A, 12-GP-01, 12-DI-C-01, 12-SD-C-01, 13-SD-C-01, 12-SD-R-01, 13-SD-R-01, 12-AC-C-01, 12-AC-R-01, and 12-AC-R-02. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Windsor, CT) under Policy Form Series 13-GP-LH-01, 13-LF-C-01, 13-GPPORT-P-01, 13-LFPort-C-01, 13-ADD-C-01, 13-LTD-C-01, 13-LTD-P-01, 13-STD-C-01, 06P-NY-DBL, 07-NYSL REV 7-12, GP-A-1, and GC-A-1. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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