

Short-Term Disability insurance

For all eligible employees of Cenergistic, Policy #240060

Make sure your paycheck is protected during a short-term disability.

Coverage amount

- Get a weekly check—after your claim is approved—that replaces 60% of your income—up to \$1,500.
- Keep in mind that other sources of income could impact your benefit amount.
- Your cost depends on factors such as your age and weekly earnings.

More about Sun Life's Short-Term Disability insurance¹

Short-Term Disability insurance provides you with a weekly cash benefit to help pay for everyday expenses (such as mortgage/rent, utilities, childcare, or groceries) if you are unable to work for a short time due to a covered disability (e.g., back injuries, recovery from surgery, or even maternity leave).

- Begin receiving benefits—after your claim is approved—in as soon as 8 days from the date you are unable to work due to an injury and 8 days due to an illness (these durations are referred to as “elimination periods”).
- Receive a weekly check (after your claim is approved) for up to 12 weeks—as long as you are still unable to work due to a covered disability.

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 few months 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.

What are the 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, except:
 - if your Disability begins later than 12 months after your effective date or later than 12 months after the effective date of any increase in your amount of insurance;
 - for the initial amount of insurance or for any subsequent increases if you have been insured under the Policy for the immediately preceding 3 consecutive months prior to your Disability and during that period you have not:
 - 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.

What are the limitations?

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.

1. In Vermont, the product name is Short-Term Income Replacement insurance when the Maximum Benefit Duration elected is less than 26 weeks.

This policy contains limitations and exclusions that may affect benefits. Please see the certificate or ask your benefits administrator for information on Elimination Periods, Waiting Periods, and Pre-Existing Conditions limitations.

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 and 12-STDPort-C-01. 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-STD-C-01, and 13-STDPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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Rate Sheet for Cenergistic

Employee - Coverage and **monthly** rates for Voluntary Short Term Disability Insurance.

Find your age bracket (as of the effective date of coverage) to determine the associated rate for the coverage amount you choose.

Follow the example below to determine your monthly cost.

Your Age	Rate
Under 25	\$0.125
25-29	\$0.204
30-34	\$0.236
35-39	\$0.180
40-44	\$0.185
45-49	\$0.209
50-54	\$0.246
55-59	\$0.262
60-64	\$0.411
65-69	\$0.427
70+	\$0.394

Example Weekly Benefit (60% of earnings)	Divided by 10		Multiplied by rate	Example monthly cost*
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\$350 / 10 = 35 x \$0.185 \$6.475

Your Weekly Benefit (60% of earnings)	Divided by 10		Multiplied by rate	Your monthly cost*
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\$ _____ / 10 = _____ x \$ _____ \$ _____

Your monthly cost	# of Months	Annual cost	# of pay periods per year (12, 24, 26, 52, etc.)	Your estimated cost per pay period*
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\$ _____ x 12 = \$ _____ / _____ = \$ _____

*The rate is in effect for **3/1/2017**. Contact your employer to confirm the portion of the cost for which you will be responsible.