



# Group Long Term Disability Benefits

for Employees of Franklin Pierce University #218517

## 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.disabilitycanhappen.org](http://www.disabilitycanhappen.org)**

and find out your  
Personal Disability  
Quotient.

### Benefits

- Available to all full-time employees working 40 or more hours per week.
- Coverage for accidents and sicknesses.
- Benefits are 60% of monthly earnings up to a maximum of \$10,000 per month.
- Benefits may begin after the elimination period of 180 days of absences due to a covered accident or sickness.
- 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.

### Cost to you

- See your employer for more information as to the cost of your Group LTD coverage.

### 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 Financial Group 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.

Group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Wellesley Hills, MA) in all states under Policy Forms Series GP-A and GP-D. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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