

## **Group Short Term Disability Benefits**

for Employees of Franklin Pierce University

#### **Benefits**

- Coverage for all full-time employees working 40 hours or more per week.
- Coverage for accidents and sicknesses for up to 25 weeks.
- Weekly benefit is 66.67% of your weekly salary. Maximum benefit is \$2,500 per week.
- Benefits begin on the 8th day absent for accidents and on the 8<sup>th</sup> day for sickness.

### No cost to you

· Your employer pays your Group STD premium.

#### How to enroll

 STD coverage begins automatically when you meet the eligibility requirements and satisfy any waiting period applicable to your policy.

#### 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.

# Why Short Term Disability?

Receiving an income while you're disabled can make an enormous financial difference.

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 Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 98P-ADD, 02P-STD TDB Policy-2006, 02-SL, 07-SL, and 01C-LH-PT. In New York, group insurance policies are underwritten by Sun Life Insurance and Annuity Company of New York (New York, NY) under Policy Form Series 93P-LH-NY, 06P-NYDBL, 02P-NYSTD, 98P-ADD-NY, 02-NYSL, and 01NYC-LH-PT. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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