

E-Z Choice Long Term Disability (LTD)

E-Z Choice Long-Term Disability (LTD) Insurance Provides:

- Choice of a 60, 90 or 180-Day Elimination Period
- Trial Return to Work Days up to a Maximum of 60 Days
- Benefit Amount of 60% of Monthly Earnings to a Maximum of \$6,000
- Partial Disability Benefit
- Rehabilitation Benefit
- Survivor Benefit
- Premium Waiver
- Partial Benefit for Pre-existing Conditions

E-Z Choice Long Term Disability (LTD) Plan Benefits and Features

Benefit Period (subject to ADEA)	Base Plan: <ul style="list-style-type: none"> • Standard Risk Employees – up to age 65 for accident/the lesser of 5 years or up to age 65 for sickness • Preferred Risk Employees¹ – up to age 65 Transitional Plan: <ul style="list-style-type: none"> • All Employees – up to 24 months
Elimination Period	Choice of 60, 90 or 180 days
Monthly Benefit	60% of basic monthly earnings up to a \$6,000 monthly maximum
Minimum Monthly Benefit	\$100
Partial Benefit for Pre-existing Condition	50% of the monthly benefit amount up to a \$3,000 monthly maximum for up to 12 months
Prior Service Credit	Credit is given for service under employer's prior group LTD plan when determining if Pre-Existing Condition Limited Benefit provision applies
Partial Disability Benefit	Provides compensation if a disabled employee returns to part-time work at less than full-time pay
Presumptive Disability Benefit	Monthly Benefit amount will not be reduced during the first 12 months of rehabilitative employment if earnings are less than 20% of employee's basic monthly earnings
Mental Illness & Drug/Alcohol Duration	Up to 24 months of benefits beyond the Elimination Period if not hospital confined
Survivor Benefit	3 times the regular monthly benefit amount, payable in a lump sum
Employee Eligibility²	Minimum of 30 hours per week
Participation	2 to 5 employees – all must be insured 6 to 9 employees – all but one must be insured 10 to 24 employees – 75% must be insured
Non-medical Issue	Coverage is available for all eligible employees who enroll on a timely basis
Rate Guarantee	Initial rate table is guaranteed for 24 months.

¹ Preferred Risk employees are classified as executive, administrative, sales, supervisory and clerical employees who have no manual labor duties and spend at least 80% of their time inside the office.

² For groups insuring two to five employees, an employee must be under 60 to be eligible for coverage.

Key Features of our Return to Wellness Program

E-Z Choice LTD offers employees more than income protection. We also offer Return to Wellness - a program of support that helps employees return quickly and safely to the workplace, even on a part-time basis. This progressive approach to rehabilitation combines early intervention through flexible claim notification, nurse case consultation, vocational rehabilitation, Social Security assistance and an on-line case management system.

General Plan Information Eligibility

Employer Eligibility: Most employers with two or more employees are eligible to participate in this program; those that are ineligible are listed on the reverse side of the rate calculation sheet.

Employers with less than 10 eligible employees must have been in business for a minimum of 12 months.

Employee Eligibility: For an employee to be eligible, he or she must:

- Perform all the duties of his or her occupation on a full-time basis (30 or more hours per week);
- Have at least 90 days continuous service, except for minor interruptions of not more than a total of five days; and

Employees who are paid on a 1099 basis will not be covered unless approved by us in writing.

Class Carve-Out Provision

When insuring one class, "preferred employees" must be included. As long as "preferred employees" are included, there is no limit on the number of "standard employees" in the insured class, as long as participation requirements are met. "Preferred employees" are classified as in-office executive, administrative, sales, supervisory and clerical employees who have no manual labor duties and spend at least 80% of their time inside the office.

Participation

The following minimum participation requirements must be met:

Number of Eligible Employees	Minimum to be Insured
2 to 5	All
6 to 9	All but one
10 to 24	75% of all eligible employees

If classes of employees are insured, these minimums must be met within each class.

Contribution Options

There are two ways to pay for E-Z Choice LTD:

- The employer can pay 100% of the premium. If so, all eligible employees in each class must be insured.
- The cost can be shared between employer and employees. If so, at least 75% of all eligible employees must be insured. Employees may contribute up to 50% of the premium.

Non-Medical Issue

All eligible employees who enroll on a timely basis will be accepted.

Employees enrolling more than 31 days after they become eligible may be required to provide satisfactory evidence of insurability.

Effective Date

E-Z Choice LTD may be effective on the first or the 15th day of the month provided that the submission (E-Z Choice Request for Participation & Enrollment Form and other pertinent materials as indicated on the enrollment form) is postmarked no later than five business days after the chosen effective date.

Insurance for new employees will become effective on the later of the first day of the month following 90 days of continuous employment or the Waiting Period selected by the employer.

Monthly Benefit

The E-Z Choice LTD benefit, together with other income benefits payable, will equal 60% of the employee's basic monthly earnings. The maximum benefit amount E-Z Choice LTD will pay, together with other income benefits payable, is \$6,000.

Basic Monthly Earnings Definition

The definition of basic monthly earnings will be either:

- the gross monthly rate of earnings in effect prior to the period of disability (including pre-tax contributions to a deferred compensation plan but excluding fringe benefits or extra compensation) or, at the request of the employer,
- based on the particular compensation structure of the group.

Benefit Integration

The monthly benefit that a disabled employee will receive will be reduced by other income or benefits received from, but not limited to:

- Social Security Primary and Family disability or retirement plans or any other governmental disability or retirement income plans
- Employer established and funded retirement plans
- Workers' Compensation
- Salary continuance plans
- Basic automobile reparations insurance
- Unemployment compensation laws
- Individual Disability Income policies

Elimination Period

The Elimination Period is the number of consecutive days of disability required before E-Z Choice LTD benefits begin. Employers can set the Elimination Period at 60, 90 or 180 days. During the Elimination Period, a disability that is caused by the same or related Sickness or Injury will be considered continuous if an insured employee returns to work for a period not to exceed the applicable number of trial work days. Ten trial workdays are provided for every 30 days in the Elimination Period to a maximum of 60 trial workdays.

Benefit Duration

Base Plans: Maximum benefit periods under the Base Plan depend on the employee's occupational classification.

For "Standard Risk" Employees: Benefits are paid in accordance with the age table shown below, except that with respect to disabilities resulting from sickness, benefits will not exceed 5 years.

For "Preferred Risk" Employees: Benefits are paid in accordance with the age table shown below for disabilities resulting from either injury or sickness. "Preferred Risk" employees are classified as in-office executive, administrative, sales, supervisory and clerical employees who have no manual labor duties and spend at least 80% of their time inside the office.

Age at Disability	Maximum Benefit Period
Less than age 62	To age 65
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

Transitional Plans

The Transitional Plan is available to firms in industrial classifications that do not qualify for the Base Plan. Benefits for all employees are paid in accordance with the age table shown below.

Age at Disability	Maximum Benefit Period
Less than age 66	24 months
66	21 months
67	18 months
68	15 months
69 or older	12 months

Partial Benefit for a Pre-existing Condition

A Pre-Existing Condition is any condition for which an employee received medical treatment or advice in the 12-month period prior to their individual effective date of coverage. If a disability due to a Pre-Existing Condition begins after the insured's coverage has been in force for 24 months, the period of disability would not be subject to the Pre-Existing Condition provision. The Pre-Existing Condition Benefit, together with other income benefits payable, will equal 50% of the employee's monthly benefit amount. The maximum benefit amount the Pre-Existing Condition Limited Benefit will pay, together with other income benefits payable, is \$3,000 a month. For disabilities resulting from a Pre-Existing Condition, the maximum benefit period is 12 months.

Prior Service Credit for Takeover Groups

If an employee was covered under the employer's group LTD plan immediately prior to our plan, we will apply a prior service credit for the time he or she was covered under that plan. If the employee can satisfy the greater of the pre-existing limitation of our plan or the prior plan after we have combined the time covered under both plans, we will pay benefits equal to the lesser of our plan benefit or the prior plan benefit.

Rehabilitation Benefits

Partial Disability Benefit: An employee who is receiving E-Z Choice LTD benefits and who returns to work in his or her regular or any occupation on a limited basis will be considered partially disabled. The benefit amount will equal the regular LTD benefit reduced by the greater of 50% of income from rehabilitative employment or the proportional benefit formula.

Presumptive Disability Benefit: The Monthly Benefit amount will not be reduced during the first 12 months of rehabilitative employment if earnings are less than 20% of employee's pre-disability earnings.

Accidental Dismemberment and Loss of Sight Benefit

If an insured employee sustains an accidental injury that results in a loss of sight or accidental dismemberment, a monthly benefit may be payable regardless of the discontinuance of the disability, subject to the provisions of the policy.

Mental Illness, Alcohol and Drug Abuse Benefit

Benefits for a disability resulting from a mental illness will be paid for up to 24 months beyond the Elimination Period. Benefits for a disability resulting from drug and/or alcohol abuse will be paid for up to 24 months beyond the Elimination Period during an insured employee's lifetime.

No further benefits will be payable unless the claimant is confined to a hospital for that disability at the end of this 24-month period and the confinement lasts at least 14 days. If the person continues to be partially or totally disabled, E-Z Choice LTD will provide up to a 90-day continuation of benefits beyond the hospital confinement.

Premium Waiver

No premium payments will be required to continue coverage for a disabled employee receiving E-Z Choice LTD benefits, beginning the first of the month following the date the employee is entitled to benefits.

Survivor Benefit

A lump sum death benefit will be payable to eligible survivors of a disabled employee who dies after being disabled for at least six months and while receiving benefits under this plan. This benefit will equal three times the monthly LTD benefit payable in the month prior to the employee's death; this calculation will not take into account any rehabilitation earnings. (The Survivor Benefit will not exceed the maximum amount allowable by state law.)

Eligible survivors are the employee's spouse or children. If no eligible survivor exists, this benefit may be paid to the employee's estate.

Return to Wellness Program

Disability Management Services under this program include:

- Flexible claim reporting
- Early claim intervention
- Nurse case consultation
- Cost-effective return-to-work programs, such as vocational rehabilitation and counseling
- Social Security Assistance
- Fully integrated short and long term disability plans providing seamless disability protection.

Rate Guarantee

Rate tables are guaranteed for 24 months after the effective date, except for increases in an employee's age. We will notify employers in writing at least 31 days (subject to individual state law) before changing rate tables. Rates for insured employees moving from one age bracket to another will change on the premium due date following the insured employee's date of birth.

Definitions of Disability

In order to be eligible to receive benefits, a claimant must be either totally or partially disabled.

Total Disability: To receive E-Z Choice LTD benefits, the insured employee must be unable to perform all the material and substantial duties of his or her regular occupation. E-Z Choice LTD pays benefits when the insured employee:

- requires the continuing care of a physician, and
- is insured under the policy at the time the disability commences.

Loss of license to perform an occupation does not in itself constitute total disability.

For the Base Plan: After benefits are paid for 24 months, the disabled employee must be unable to perform any gainful occupation that he or she is qualified for or may reasonably become qualified for by education, training or experience. The insured employee's level of earnings from his or her prior occupation are considered in determining any gainful occupation.

For the Transitional Plan: Benefits cease as of the date that 24 monthly benefits are paid.

Partial Disability

Partial Disability means that the insured employee must be unable to perform all the material and substantial duties of his or her regular occupation, performing at least one of the material duties of his or her regular or any occupation on a full-time or part-time basis; and earning at least 20% less than the basic monthly earnings in effect prior to the disability.

E-Z Choice LTD pays partial disability benefits when the insured employee:

- requires the regular and continuing care of a physician; and
- is insured under the policy at the time the disability commences.

The insured employee can collect partial disability benefits until the earliest of: the date partial disability ends; the date the maximum benefit period ends; or the death of the insured.

Successive Disability

When total disability from the same or a related disabling condition for which an employee previously received benefits recurs within six full months after the employee has returned to work, the condition will be considered as part of the original disability and a new Elimination Period will not need to be satisfied.

Stand-Alone Coverage

E-Z Choice LTD can be sold on a stand-alone basis or in combination with other group products underwritten by Genworth Life and Health Insurance (subject to state availability). E-Z Choice LTD, when added to E-Z Choice STD, provides a complete disability management program.

Exclusions

The E-Z Choice LTD insurance plan does not cover disability caused by or resulting from: intentionally self-inflicted injuries; attempted suicide; war or act of war; active participation in a riot; or participation in the commission of a crime.

Chiropractors, optometrists, dentists and physicians are not eligible to be covered as employees. Other employees of chiropractors, optometrists, dentists and physician offices are eligible for coverage. Anesthesiologists and offices specializing in anesthesia are not eligible for E-Z Choice LTD.

Termination

Employee coverage will cease on the earliest of the following:

- the employee is no longer an active full-time employee in a class eligible for insurance.
- employment is terminated.
- any required contribution is not received.
- the employer's participation under the policy is terminated.
- participation drops below two eligible employees.
- the employee is laid off or goes on a leave of absence.

The group insurance policies described in this advertisement provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

We reserve the right to decline any coverage which does not meet our underwriting guidelines, even if not previously published. Our standard benefits, exclusions and limitations are described in this brochure; where state laws dictate otherwise, our benefits, exclusions and limitations are in compliance with those laws. Also, benefits are subject to state availability. Please check with the home office to verify that this product is approved in the state where the proposed group is located. For more information about any of our products or services, please contact your group insurance advisor or your Sun Life Financial Group representative.

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