Group Life and AD&D Insurance Benefits
For All Eligible Employees of Washington College
Policy# 88182

**Benefits**
- All Full-Time United States Employees working in the United States scheduled to work at least 30 hours per week, excluding President and Upper Level Administration Employees
- Basic Group Term Life Insurance equal to 1.5x your Basic Annual earnings to a maximum of $85,000.
- Accidental Death and Dismemberment (AD&D) insurance which would pay an additional benefit, up to the amount of your Life benefit, if you suffer a covered loss due to an Accidental Injury.
- Benefits are reduced to 65% at age 70 and to 50% at age 75. Coverage is discontinued at termination of employment or retirement.
- Accelerated Benefits that help offset expenses at a critical time. You may collect a portion of your benefits during your lifetime if you become terminally ill.
- If you leave Washington College, you may be able to convert or port your Group Life coverage to an Individual Life insurance policy or apply to port your group term life insurance coverage.

**No Cost to You**
- Your employer pays your Group Life and AD&D premium.

**How to Enroll**
- Basic group term life coverage begins automatically when you meet the eligibility requirements. You’ll need to designate beneficiaries for your basic life benefits using our Beneficiary Designation form or Group Enrollment form. Check with your employer for the necessary forms and for additional coverage options that may be available, or find the forms you need online at www.sunlife.com/us.

**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.

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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