

# *Sun Life Financial Short Term Disability Insurance*

## **ELIGIBILITY**

- Coverage is available for all full-time employees working 37.5 hours or more per week.
- An employee is eligible for coverage on the first day of employment.
- Application for coverage must be made within 31 days of eligibility, otherwise evidence of insurability must be submitted to, and approved by Sun Life.

## **AMOUNT OF INSURANCE**

- Weekly benefit is 60% of your weekly salary.
- Maximum benefit is \$500 per week.

## **ELIMINATION PERIOD**

- Benefits begin on the 1st day absent for accidents provided total disability occurs within 72 hours after an accident.
- Benefits begin on the on the 8th day for sickness.

## **MAXIMUM BENEFIT PERIOD**

- Maximum benefit period is 26 weeks while you are totally or partially disabled.

## **TOTAL WEEKLY EARNINGS**

- Your basic weekly earnings as reported by your Employer immediately before the first date your total disability begins. Total weekly earnings do not include overtime pay, bonuses, or any other extra compensation.
- If your amount of insurance increases or decreases due to a change in salary, your increase/decrease will take effect immediately upon the date of change, providing you are actively at work.

## **LIMITATIONS AND EXCLUSIONS**

No benefits are payable for any total or partial disability during any of the following periods:

- Any period you are not under the regular and continuing care of a physician
- Any period you don't submit to a medical examination requested by Sun Life
- Any period you engage in any occupation or employment for wage, other than partial disability employment with your employer
- Any disability that is due to mental illness unless you are under the continuing care of a psychiatric specialist
- Any period of disability due to drugs or alcohol unless receiving treatment from a rehabilitation center, or designated institution approved by Sun Life

No benefits are payable for any total or partial disability due to:

- intentionally self-inflicted injuries;
- active participation in a riot, rebellion, or insurrection;
- war, declared or undeclared, or any act of war;
- committing or attempting to commit an assault, felony, or other illegal act;
- injury or sickness covered by Worker's Compensation or similar law;

