



Group Customized Disability Benefits

for Employees of Port Arthur Independent School District – Policy #242866

All Eligible Employees

Disability can happen to anyone.

Want to know more
about your chances
of becoming disabled?
Sun Life is a founding
member
of the Council for
Disability Awareness.
Visit
[www.disabilitycan
happen.org](http://www.disabilitycanhappen.org)
and find out your
Personal Disability
Quotient.

Benefits

- Coverage for all full-time employees working in the United States 20 hours or more per week.
 - This Customized Disability plan from Sun Life allows you to customize your coverage from the following options
 - **Benefit Duration:** this plan provides coverage for disabilities due to Accident and Sicknesses:
 - Choices 1 - 5: 65/5/70
 - Choices 6 - 10: Sickness – 5 years, Accident – SSNRA
(Social Security Normal Retirement Age)
 - **Elimination Period:** this plan allows you to select the amount of time that you must be disabled before benefits are available. Options are
 - Choice 1: 14 days for Accident and Sickness
 - Choice 2: 30 days for Accident and Sickness
 - Choice 3: 60 days for Accident and Sickness
 - Choice 4: 90 days for Accident and Sickness
 - Choice 5: 180 days for Accident and Sickness
 - Choice 6: 14 days for Accident and Sickness
 - Choice 7: 30 days for Accident and Sickness
 - Choice 8: 60 days for Accident and Sickness
 - Choice 9: 90 days for Accident and Sickness
 - Choice 10: 180 days for Accident and Sickness
- Employees must meet the definition of Total Disability as defined in the policy to be eligible for the benefits described here.
- **Benefit Amount:** this plan allows you to select a benefit amount between \$200 and \$8,000 per month, in increments of \$100. The benefit elected cannot exceed 66.67% of your Total Monthly Earnings.
 - Benefits are not payable for 3/12 pre-existing conditions as defined in the policy.
 - **Included Benefits:** In addition, your coverage will be enhanced to meet your needs with these included benefits:
 - **Child Care Benefit (CCB):** Pays an additional benefit to insured in an approved rehabilitation program if they have a qualifying dependent enrolled in approved child care.
 - **Survivor Benefit (SB):** Pays a 3 months lump sum gross Survivor benefit.



Features of the Plan

- **A portion of your salary is protected if you can't work and your claim for disability benefits is approved.** You receive a percentage of your income when a covered disability prevents you from working. By having a portion of your income coming in, you may avoid having to rely on your savings to cover expenses in case you become ill or get injured.
- **You get personal service.** When you file a claim, you are assigned to a benefits disability claims specialist who will guide you through the process and answer any questions.
- **You will also receive comprehensive rehabilitation services.** Using a team approach, our medical, psychiatric, and vocational professionals actively manage your disability claim and work together to create a return-to-work plan designed just for you. We offer vocational rehabilitation, job search assistance, and financial assistance for worksite accommodations and other expenses.
- **You may qualify for an additional benefit.** Our Retro Disability Benefits® gives you an extra lump sum payment should you face a catastrophic illness or injury requiring an immediate and prolonged hospital stay. To qualify for Retro Disability Benefits®, you must have been continuously hospitalized for 14 days or more at the onset of an approved Total Disability.
- **You have access to a service that can help you manage work/life demands.** Sun Life has partnered with Harris, Rothenberg International, Inc. (HRI) to offer 24/7 assistance to help you through a variety of services even if you're not disabled. These Convenience Services can include assistance finding gifts, scheduling home repairs, making reservations, locating services like prescription delivery, scheduling transportation for medical appointments, and more. Additionally, HRI's Adult Care Management Services offers access to master's-level Adult Care Specialists who consult with and support employees in making care decisions about their loved ones. This assistance can range from care planning to addressing end-of-life issues.

How to enroll

- Customized Disability coverage begins once you meet the eligibility requirements, satisfy any waiting period applicable to your policy, and complete the enrollment process.
- To enroll, go to the Company's designated enrollment website to make your elections.

For complete plan details

- This is an overview of the benefits available from your employer and is not a complete description of plan provisions. It does not certify eligibility for benefits under this plan.
- Your employer will provide you with the Sun Life booklet containing complete plan details.



About Evidence of Insurability

- Evidence of Insurability — also called “proof of good health” — is required if:
 - you decline coverage during your initial eligibility period and then want coverage at a later date, or
- All late entrants and increases in coverage require Evidence of Insurability.
- Your employer will advise you if you need to submit an Evidence of Insurability application. If so, Sun Life Financial may arrange for you to take a medical exam (at our expense) and/or complete a questionnaire. Coverage will not go into effect until Sun Life approves the application.

Limitations

Subject to state variations, Limitations include but are not limited to the list below. Limitations may vary depending on your specific benefit plan. No Customized Disability benefit will be 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 providing appropriate treatment and regular examination and testing in accordance with the disabling condition, unless you have reached a maximum point of recovery and are still Totally or Partially disabled.
- any period you fail to submit to any medical examination or clinical assessment requested by Sun Life.
- any period you are incarcerated.

Exclusions

Subject to state variations, Exclusions include but are not limited to the list below. Exclusions may vary depending on your specific benefit plan. No Customized Disability benefit will be payable for any Total or Partial Disability that is due to:

- an intentionally self-inflicted injury,
- war, declared or undeclared, or any act of war,
- active participation in a riot, rebellion, or insurrection, or
- committing or attempting to commit an assault, felony, or other criminal acts

If a pre-existing condition limitation applies to the plan, then no Customized Disability benefit is payable for any period of disability that occurs within the exclusionary period and is caused by, contributed by, or resulted from a pre-existing condition. For more information, consult with your Benefits Administrator.

Exclusions may vary depending on your specific benefit plan and state requirements.

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.

This coverage does not constitute comprehensive health insurance (often referred to as “major medical coverage”) and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act.

Group customized disability insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 12-GP-01 and 12-DI-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations. Not available in New York..

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Rate Sheet

Employee - Coverage and **monthly** cost for Customized Disability.

The chart below shows possible coverage amounts and corresponding costs per month.

Locate the annual earnings closest to your salary, without exceeding it. The corresponding coverage amount represents the maximum coverage you could select.

If you would like to purchase an amount of coverage that is available through your plan, but not displayed below, **refer to the Benefit Highlighter** to determine the cost.

Annual Earnings	Monthly Coverage Amounts	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5	Choice 6	Choice 7	Choice 8	Choice 9	Choice 10
\$3,590	\$200	6.40	4.89	4.35	3.54	2.53	6.24	4.57	3.23	2.67	1.91
\$5,380	\$300	9.61	7.34	6.52	5.30	3.79	9.36	6.86	4.85	4.00	2.86
\$7,170	\$400	12.81	9.79	8.69	7.07	5.05	12.48	9.14	6.46	5.33	3.82
\$8,960	\$500	16.01	12.24	10.87	8.84	6.32	15.60	11.43	8.08	6.67	4.77
\$10,750	\$600	19.21	14.68	13.04	10.61	7.58	18.71	13.71	9.69	8.00	5.72
\$12,540	\$700	22.41	17.13	15.21	12.38	8.84	21.83	16.00	11.31	9.33	6.68
\$14,330	\$800	25.62	19.58	17.38	14.14	10.10	24.95	18.28	12.92	10.66	7.63
\$16,120	\$900	28.82	22.02	19.56	15.91	11.37	28.07	20.57	14.54	12.00	8.59
\$17,920	\$1,000	32.02	24.47	21.73	17.68	12.63	31.19	22.85	16.15	13.33	9.54
\$19,710	\$1,100	35.22	26.92	23.90	19.45	13.89	34.31	25.14	17.77	14.66	10.49
\$21,500	\$1,200	38.42	29.36	26.08	21.22	15.16	37.43	27.42	19.38	16.00	11.45
\$23,290	\$1,300	41.63	31.81	28.25	22.98	16.42	40.55	29.71	21.00	17.33	12.40
\$25,080	\$1,400	44.83	34.26	30.42	24.75	17.68	43.67	31.99	22.61	18.66	13.36
\$26,870	\$1,500	48.03	36.71	32.60	26.52	18.95	46.79	34.28	24.23	20.00	14.31
\$28,660	\$1,600	51.23	39.15	34.77	28.29	20.21	49.90	36.56	25.84	21.33	15.26
\$30,450	\$1,700	54.43	41.60	36.94	30.06	21.47	53.02	38.85	27.46	22.66	16.22
\$32,240	\$1,800	57.64	44.05	39.11	31.82	22.73	56.14	41.13	29.07	23.99	17.17
\$34,030	\$1,900	60.84	46.49	41.29	33.59	24.00	59.26	43.42	30.69	25.33	18.13
\$35,830	\$2,000	64.04	48.94	43.46	35.36	25.26	62.38	45.70	32.30	26.66	19.08
\$37,620	\$2,100	67.24	51.39	45.63	37.13	26.52	65.50	47.99	33.92	27.99	20.03
\$39,410	\$2,200	70.44	53.83	47.81	38.90	27.79	68.62	50.27	35.53	29.33	20.99
\$41,200	\$2,300	73.65	56.28	49.98	40.66	29.05	71.74	52.56	37.15	30.66	21.94
\$42,990	\$2,400	76.85	58.73	52.15	42.43	30.31	74.86	54.84	38.76	31.99	22.90
\$44,780	\$2,500	80.05	61.18	54.33	44.20	31.58	77.98	57.13	40.38	33.33	23.85
\$46,570	\$2,600	83.25	63.62	56.50	45.97	32.84	81.09	59.41	41.99	34.66	24.80
\$48,360	\$2,700	86.45	66.07	58.67	47.74	34.10	84.21	61.70	43.61	35.99	25.76
\$50,150	\$2,800	89.66	68.52	60.84	49.50	35.36	87.33	63.98	45.22	37.32	26.71
\$51,950	\$2,900	92.86	70.96	63.02	51.27	36.63	90.45	66.27	46.84	38.66	27.67
\$53,740	\$3,000	96.06	73.41	65.19	53.04	37.89	93.57	68.55	48.45	39.99	28.62
\$55,530	\$3,100	99.26	75.86	67.36	54.81	39.15	96.69	70.84	50.07	41.32	29.57
\$57,320	\$3,200	102.46	78.30	69.54	56.58	40.42	99.81	73.12	51.68	42.66	30.53
\$59,110	\$3,300	105.67	80.75	71.71	58.34	41.68	102.93	75.41	53.30	43.99	31.48
\$60,900	\$3,400	108.87	83.20	73.88	60.11	42.94	106.05	77.69	54.91	45.32	32.44
\$62,690	\$3,500	112.07	85.65	76.06	61.88	44.21	109.17	79.98	56.53	46.66	33.39
\$64,480	\$3,600	115.27	88.09	78.23	63.65	45.47	112.28	82.26	58.14	47.99	34.34
\$66,270	\$3,700	118.47	90.54	80.40	65.42	46.73	115.40	84.55	59.76	49.32	35.30
\$68,060	\$3,800	121.68	92.99	82.57	67.18	47.99	118.52	86.83	61.37	50.65	36.25
\$69,860	\$3,900	124.88	95.43	84.75	68.95	49.26	121.64	89.12	62.99	51.99	37.21
\$71,650	\$4,000	128.08	97.88	86.92	70.72	50.52	124.76	91.40	64.60	53.32	38.16
\$73,440	\$4,100	131.28	100.33	89.09	72.49	51.78	127.88	93.69	66.22	54.65	39.11
\$75,230	\$4,200	134.48	102.77	91.27	74.26	53.05	131.00	95.97	67.83	55.99	40.07
\$77,020	\$4,300	137.69	105.22	93.44	76.02	54.31	134.12	98.26	69.45	57.32	41.02
\$78,810	\$4,400	140.89	107.67	95.61	77.79	55.57	137.24	100.54	71.06	58.65	41.98
\$80,600	\$4,500	144.09	110.12	97.79	79.56	56.84	140.36	102.83	72.68	59.99	42.93
\$82,390	\$4,600	147.29	112.56	99.96	81.33	58.10	143.47	105.11	74.29	61.32	43.88
\$84,180	\$4,700	150.49	115.01	102.13	83.10	59.36	146.59	107.40	75.91	62.65	44.84
\$85,980	\$4,800	153.70	117.46	104.30	84.86	60.62	149.71	109.68	77.52	63.98	45.79

Annual Earnings	Monthly Coverage Amounts	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5	Choice 6	Choice 7	Choice 8	Choice 9	Choice 10
\$87,770	\$4,900	156.90	119.90	106.48	86.63	61.89	152.83	111.97	79.14	65.32	46.75
\$89,560	\$5,000	160.10	122.35	108.65	88.40	63.15	155.95	114.25	80.75	66.65	47.70
\$91,350	\$5,100	163.30	124.80	110.82	90.17	64.41	159.07	116.54	82.37	67.98	48.65
\$93,140	\$5,200	166.50	127.24	113.00	91.94	65.68	162.19	118.82	83.98	69.32	49.61
\$94,930	\$5,300	169.71	129.69	115.17	93.70	66.94	165.31	121.11	85.60	70.65	50.56
\$96,720	\$5,400	172.91	132.14	117.34	95.47	68.20	168.43	123.39	87.21	71.98	51.52
\$98,510	\$5,500	176.11	134.59	119.52	97.24	69.47	171.55	125.68	88.83	73.32	52.47
\$100,300	\$5,600	179.31	137.03	121.69	99.01	70.73	174.66	127.96	90.44	74.65	53.42
\$102,090	\$5,700	182.51	139.48	123.86	100.78	71.99	177.78	130.25	92.06	75.98	54.38
\$103,890	\$5,800	185.72	141.93	126.03	102.54	73.25	180.90	132.53	93.67	77.31	55.33
\$105,680	\$5,900	188.92	144.37	128.21	104.31	74.52	184.02	134.82	95.29	78.65	56.29
\$107,470	\$6,000	192.12	146.82	130.38	106.08	75.78	187.14	137.10	96.90	79.98	57.24
\$109,260	\$6,100	195.32	149.27	132.55	107.85	77.04	190.26	139.39	98.52	81.31	58.19
\$111,050	\$6,200	198.52	151.71	134.73	109.62	78.31	193.38	141.67	100.13	82.65	59.15
\$112,840	\$6,300	201.73	154.16	136.90	111.38	79.57	196.50	143.96	101.75	83.98	60.10
\$114,630	\$6,400	204.93	156.61	139.07	113.15	80.83	199.62	146.24	103.36	85.31	61.06
\$116,420	\$6,500	208.13	159.06	141.25	114.92	82.10	202.74	148.53	104.98	86.65	62.01
\$118,210	\$6,600	211.33	161.50	143.42	116.69	83.36	205.85	150.81	106.59	87.98	62.96
\$120,000	\$6,700	214.53	163.95	145.59	118.46	84.62	208.97	153.10	108.21	89.31	63.92
\$121,800	\$6,800	217.74	166.40	147.76	120.22	85.88	212.09	155.38	109.82	90.64	64.87
\$123,590	\$6,900	220.94	168.84	149.94	121.99	87.15	215.21	157.67	111.44	91.98	65.83
\$125,380	\$7,000	224.14	171.29	152.11	123.76	88.41	218.33	159.95	113.05	93.31	66.78
\$127,170	\$7,100	227.34	173.74	154.28	125.53	89.67	221.45	162.24	114.67	94.64	67.73
\$128,960	\$7,200	230.54	176.18	156.46	127.30	90.94	224.57	164.52	116.28	95.98	68.69
\$130,750	\$7,300	233.75	178.63	158.63	129.06	92.20	227.69	166.81	117.90	97.31	69.64
\$132,540	\$7,400	236.95	181.08	160.80	130.83	93.46	230.81	169.09	119.51	98.64	70.60
\$134,330	\$7,500	240.15	183.53	162.98	132.60	94.73	233.93	171.38	121.13	99.98	71.55
\$136,120	\$7,600	243.35	185.97	165.15	134.37	95.99	237.04	173.66	122.74	101.31	72.50
\$137,920	\$7,700	246.55	188.42	167.32	136.14	97.25	240.16	175.95	124.36	102.64	73.46
\$139,710	\$7,800	249.76	190.87	169.49	137.90	98.51	243.28	178.23	125.97	103.97	74.41
\$141,500	\$7,900	252.96	193.31	171.67	139.67	99.78	246.40	180.52	127.59	105.31	75.37
\$143,290	\$8,000	256.16	195.76	173.84	141.44	101.04	249.52	182.80	129.20	106.64	76.32