

Voluntary Life

Jefferson City Public School District

Voluntary Life Annual Enrollment

Annual Enrollment is here and it's time for you to evaluate your current benefit elections. If you are currently enrolled in the plan, you may wish to increase your coverage amount or add coverage for dependents. If you didn't enroll in the past, but have reconsidered your decision, now is the time to enroll.

- ◆ **Currently Enrolled employees** – There is a Special One Time “Open” Enrollment Provision that applies only during the 2018 annual enrollment period. During this special one-time enrollment period you may increase your own employee amount of Voluntary Life and AD&D up to a total amount of \$150,000. You will NOT have to answer medical questions for these additional amounts. You must provide proof of good health for any Life amounts in excess of these additional amounts. A health

statement is included with your enrollment materials.

- ◆ **Late Entrants** – If you were eligible for, but did not enroll for Voluntary Life insurance, there is a Special One Time “Open” Enrollment Provision that applies only during the 2018 annual enrollment period. If you were eligible for, but did not enroll for Voluntary Life insurance, and you have not been previously declined for coverage, you can enroll now for amounts of coverage up to the guarantee issue amounts shown previously. This provision applies to all eligible employees & their dependents (including current participants). Any increases over the amounts described above will be subject to proof of good health.
- ◆ **Timely Entrants (New Hires)** – If you are a new hire, and are applying within 31 days of becoming eligible, the employee Guarantee Issue amount is \$150,000. This means you will be able to purchase up to \$150,000 of Life insurance coverage without having to fill out a health questionnaire.
- ◆ **What forms do I complete to add or change benefits?**
Complete the enrollment request form and return it to your Human Resources representative. Make sure you answer all questions that apply to your benefit elections. Your coverage will become effective on the entry date specified in the group policy, provided you are actively at work on that date. Otherwise, your coverage will become effective on the day you return to your full-time duties.

Your plan includes the following features:

Eligibility

- ◆ You are eligible to participate if you are an active full-time employee as defined by your employer and meet any other policyholder defined eligibility requirements.

Voluntary Life Schedule Amounts

- ◆ Life insurance coverage is available in \$10,000 units from a minimum of \$20,000 to a maximum of \$500,000, not to exceed 10 times your basic annual earnings.
- ◆ At age 70, we will reduce by 33% of the original Life insurance amount, rounded to the next higher \$10,000, if not already an exact multiple of \$10,000; at age 75, we will reduce by 33% of the in force Life insurance amount, similarly rounded. The reduced amount will not be less than \$20,000.

Accidental Death and Dismemberment Insurance (AD&D)

- ◆ The AD&D benefit, if elected, equals the employee Life amount, to a maximum of \$500,000. AD&D provides 24-hour coverage and a benefit in the event of your loss of life, limb or eyesight as a direct result of an accident, provided the loss occurs within 365 days of the accident.
- ◆ **AD&D Exclusions** - We will not pay benefits if the loss results directly or indirectly from war; riot or insurrection; service in the armed forces; physical or mental disease; infection (except pyogenic infection that occurs from an accidental wound); assault or felony committed by the covered person; suicide or attempted suicide; intentionally self-inflicted injury; the use of any drug, unless it is used as prescribed by a doctor; or your intoxication, including but not limited to operating a motor vehicle while you are intoxicated.

Additional Features

- ◆ If you become disabled, your premiums may be waived to the earliest of age 65, recovery or retirement if disabled prior to age 60. If you become disabled at age 60 through 64, the waiver of premium will be to the earliest of one year, age 65 or retirement. You may be considered disabled for Life insurance if you are considered disabled under our Long-Term Disability policy. Any time Life insurance is continued under the Waiver of Premium, AD&D insurance will also be continued (and the premium waived) for up to 1 year from the date of disability. Limitations and exclusions apply.
- ◆ An Accelerated Benefit pays up to 80% of the Life benefit to a maximum of \$250,000 in the event of a life-threatening medical condition where there is a life expectancy of 12 months or less. An Accelerated Benefit may also be available for an insured spouse. Limitations and exclusions apply.
- ◆ Plan portability allows you to continue coverage for up to 3 years after terminating current employment. Limitations and exclusions apply.
- ◆ A Conversion Privilege allows you to convert to an individual policy if any or all of your Life insurance ends while you are insured under our group Life policy. AD&D coverage is not eligible for conversion. Limitations and exclusions apply.

For insureds or dependents who commit suicide within the first year after the effective date of their coverage, the only benefit amount payable is a refund of the amount of the insured's contributions. This coverage has limitations and exclusions. Not all plan provisions or options are available in all states. In addition, some states require modifications to the benefits described here. For complete details, please contact your company's benefits representative or refer to your benefit booklet. This highlight sheet provides a brief description of coverage. In the event that a discrepancy exists, the policy provisions will prevail. We can cancel the policy after giving the policyholder 31 days written notice.

Insurance products are underwritten by Union Security Insurance Company (Kansas City, MO) under Policy Form Series GP-90 and administered by Sun Life Assurance Company of Canada (Wellesley Hills, MA).

© 2016 Sun Life Assurance Company of Canada, Wellesley Hills, MA 02481. All rights reserved. Sun Life Financial and the globe symbol are registered trademarks of Sun Life Assurance Company of Canada. Visit us at www.sunlife.com/us.

Employee Premium Deduction Schedule

Life Monthly Premium

Age	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	
Life Benefit in 000's	\$20	1.00	1.00	1.20	1.60	1.80	2.18	3.56	6.04	10.32	13.32	25.40	41.20	76.12
	\$30	1.50	1.50	1.80	2.40	2.70	3.27	5.34	9.06	15.48	19.98	38.10	61.80	114.18
	\$40	2.00	2.00	2.40	3.20	3.60	4.36	7.12	12.08	20.64	26.64	50.80	82.40	152.24
	\$50	2.50	2.50	3.00	4.00	4.50	5.45	8.90	15.10	25.80	33.30	63.50	103.00	190.30
	\$60	3.00	3.00	3.60	4.80	5.40	6.54	10.68	18.12	30.96	39.96	76.20	123.60	228.36
	\$70	3.50	3.50	4.20	5.60	6.30	7.63	12.46	21.14	36.12	46.62	88.90	144.20	266.42
	\$80	4.00	4.00	4.80	6.40	7.20	8.72	14.24	24.16	41.28	53.28	101.60	164.80	304.48
	\$90	4.50	4.50	5.40	7.20	8.10	9.81	16.02	27.18	46.44	59.94	114.30	185.40	342.54
	\$100	5.00	5.00	6.00	8.00	9.00	10.90	17.80	30.20	51.60	66.60	127.00	206.00	380.60
	\$110	5.50	5.50	6.60	8.80	9.90	11.99	19.58	33.22	56.76	73.26	139.70	226.60	418.66
	\$120	6.00	6.00	7.20	9.60	10.80	13.08	21.36	36.24	61.92	79.92	152.40	247.20	456.72
	\$130	6.50	6.50	7.80	10.40	11.70	14.17	23.14	39.26	67.08	86.58	165.10	267.80	494.78
	\$140	7.00	7.00	8.40	11.20	12.60	15.26	24.92	42.28	72.24	93.24	177.80	288.40	532.84
	\$150	7.50	7.50	9.00	12.00	13.50	16.35	26.70	45.30	77.40	99.90	190.50	309.00	570.90
	\$160	8.00	8.00	9.60	12.80	14.40	17.44	28.48	48.32	82.56	106.56	203.20	329.60	608.96
	\$170	8.50	8.50	10.20	13.60	15.30	18.53	30.26	51.34	87.72	113.22	215.90	350.20	647.02
	\$180	9.00	9.00	10.80	14.40	16.20	19.62	32.04	54.36	92.88	119.88	228.60	370.80	685.08
	\$190	9.50	9.50	11.40	15.20	17.10	20.71	33.82	57.38	98.04	126.54	241.30	391.40	723.14
	\$200	10.00	10.00	12.00	16.00	18.00	21.80	35.60	60.40	103.20	133.20	254.00	412.00	761.20
	\$210	10.50	10.50	12.60	16.80	18.90	22.89	37.38	63.42	108.36	139.86	266.70	432.60	799.26
\$220	11.00	11.00	13.20	17.60	19.80	23.98	39.16	66.44	113.52	146.52	279.40	453.20	837.32	
\$230	11.50	11.50	13.80	18.40	20.70	25.07	40.94	69.46	118.68	153.18	292.10	473.80	875.38	
\$240	12.00	12.00	14.40	19.20	21.60	26.16	42.72	72.48	123.84	159.84	304.80	494.40	913.44	
\$250	12.50	12.50	15.00	20.00	22.50	27.25	44.50	75.50	129.00	166.50	317.50	515.00	951.50	

Life and AD&D Monthly Premium

Age	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	
Life Benefit in 000's	\$20	1.52	1.52	1.72	2.12	2.32	2.70	4.08	6.56	10.84	13.84	25.92	41.72	76.64
	\$30	2.28	2.28	2.58	3.18	3.48	4.05	6.12	9.84	16.26	20.76	38.88	62.58	114.96
	\$40	3.04	3.04	3.44	4.24	4.64	5.40	8.16	13.12	21.68	27.68	51.84	83.44	153.28
	\$50	3.80	3.80	4.30	5.30	5.80	6.75	10.20	16.40	27.10	34.60	64.80	104.30	191.60
	\$60	4.56	4.56	5.16	6.36	6.96	8.10	12.24	19.68	32.52	41.52	77.76	125.16	229.92
	\$70	5.32	5.32	6.02	7.42	8.12	9.45	14.28	22.96	37.94	48.44	90.72	146.02	268.24
	\$80	6.08	6.08	6.88	8.48	9.28	10.80	16.32	26.24	43.36	55.36	103.68	166.88	306.56
	\$90	6.84	6.84	7.74	9.54	10.44	12.15	18.36	29.52	48.78	62.28	116.64	187.74	344.88
	\$100	7.60	7.60	8.60	10.60	11.60	13.50	20.40	32.80	54.20	69.20	129.60	208.60	383.20
	\$110	8.36	8.36	9.46	11.66	12.76	14.85	22.44	36.08	59.62	76.12	142.56	229.46	421.52
	\$120	9.12	9.12	10.32	12.72	13.92	16.20	24.48	39.36	65.04	83.04	155.52	250.32	459.84
	\$130	9.88	9.88	11.18	13.78	15.08	17.55	26.52	42.64	70.46	89.96	168.48	271.18	498.16
	\$140	10.64	10.64	12.04	14.84	16.24	18.90	28.56	45.92	75.88	96.88	181.44	292.04	536.48
	\$150	11.40	11.40	12.90	15.90	17.40	20.25	30.60	49.20	81.30	103.80	194.40	312.90	574.80
	\$160	12.16	12.16	13.76	16.96	18.56	21.60	32.64	52.48	86.72	110.72	207.36	333.76	613.12
	\$170	12.92	12.92	14.62	18.02	19.72	22.95	34.68	55.76	92.14	117.64	220.32	354.62	651.44
	\$180	13.68	13.68	15.48	19.08	20.88	24.30	36.72	59.04	97.56	124.56	233.28	375.48	689.76
	\$190	14.44	14.44	16.34	20.14	22.04	25.65	38.76	62.32	102.98	131.48	246.24	396.34	728.08
	\$200	15.20	15.20	17.20	21.20	23.20	27.00	40.80	65.60	108.40	138.40	259.20	417.20	766.40
	\$210	15.96	15.96	18.06	22.26	24.36	28.35	42.84	68.88	113.82	145.32	272.16	438.06	804.72
\$220	16.72	16.72	18.92	23.32	25.52	29.70	44.88	72.16	119.24	152.24	285.12	458.92	843.04	
\$230	17.48	17.48	19.78	24.38	26.68	31.05	46.92	75.44	124.66	159.16	298.08	479.78	881.36	
\$240	18.24	18.24	20.64	25.44	27.84	32.40	48.96	78.72	130.08	166.08	311.04	500.64	919.68	
\$250	19.00	19.00	21.50	26.50	29.00	33.75	51.00	82.00	135.50	173.00	324.00	521.50	958.00	

Life Insurance

For premiums for benefit amounts not illustrated in this chart, please contact your Plan Administrator.

Limitations, exclusions, restrictions and reductions

Please carefully review the Other Important Plan Provisions section for additional important plan limitations, exclusions, restrictions and reductions that may apply.

Other Important Plan Provisions

Life

The Disability Benefit, the Accelerated Benefit, Automobile Accident Benefit, Higher Education Benefit, and portability all have limitations or exclusions.

For insureds who commit suicide within the first year after the effective date of their coverage, the only benefit amount payable is a refund of the amount of the insured's contributions. For insureds who commit suicide within the first year after the insured elects an increase in coverage, the benefit amount for the increase will be limited to the amount of the insured's contributions for the increase. This limitation applies to any contributory insurance.

Life insurance coverage amounts will reduce by 33 percent at age 70. The amounts will be rounded to the next higher \$10,000, if not an exact multiple of \$10,000. The reduced amount will be further reduced an additional 33 percent at age 75, similarly rounded.

In the case of Accidental Death and Dismemberment, we will not pay benefits if the loss results directly or indirectly from war or any act of war, whether declared or not; taking part in a riot or insurrection, or an act of riot or insurrection; service in the armed forces of any country, combination of countries or international organization at war, whether declared or not; any physical or mental disease; any infection, except a pyogenic infection that occurs from an accidental wound; assault or felony committed by the covered person; suicide or attempted suicide while sane or insane; intentionally self-inflicted injury while sane or insane; the use of any drug, unless it is used as prescribed by a doctor; or the covered person's intoxication, including but not limited to operating a motor vehicle while intoxicated.

State variations can exist; please contact Sun Life Financial for additional information.