

Overview

Your premium calculations are illustrated based on the number of payroll deductions provided by your employer. Due to small differences in rounding, actual payroll deductions may vary slightly from the amounts illustrated in these materials.

This document provides a general overview. All insurance policies and products contain limitations, exclusions, restrictions, and may contain reductions and terms under which the policy or plan may be continued in force or discontinued. We reserve the right to cancel the policy or plan with advance written notice to the policyholder or group. Issued insurance contracts and agreements determine all plan features and benefits. Products are subject to state variations and availability. Benefits provided and premium amounts depend on the plan selected. Contact us for costs and complete details.

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Benefit Summary

What can these benefits do for me?

The products in this benefit plan were selected with your and your family's well-being in mind. They're an important part of your compensation package. Please take the time to review the benefits carefully to be sure you select the ones that best fit your needs.

You can learn more about these benefits and how to choose the coverage that's right for you on the following pages. Because these products are offered through your employer, premium rates may be more competitive than similar products you could buy as an individual.



What benefits are available to me?

- **Online Advantage** to help manage your benefits.
- **Dental insurance** that offers a range of services.
- **Life insurance** to protect your family, in case something happens to you.
- **Accidental Death and Dismemberment insurance.**

How do I enroll?

1. Review the information in this booklet to see which benefits suit your needs.
2. Attend your benefits enrollment meeting.
3. Complete your enrollment form.
4. Sign and give your form to the program administrator.

Manage your benefits with

Online Advantage

To help you make the most of your benefits, Sun Life Financial offers you many online services at no additional charge. With a click of a mouse you have immediate access to your plan information with Online Advantage for Members.

The information you need at your fingertips:

- View and/or print your [personalized Dental ID card](#)
- View and/or print [benefit information pages](#) (all benefits)
- View most [recent dental visits and procedures](#)
- View and/or print [plan booklets](#)
- View [status of submitted claims](#)
- Find a [vision or dental network provider](#) and/or specialist
- Access our [Dental Health Center](#) where you can ask a question, estimate the cost of service, or learn about dental issues



How do I get started?

1. Go to www.sunlife.com/oaregister
2. Follow registration instructions
3. All you will need is your Member ID* and date of birth.

*Your member ID may be your social security number

For more information about how Online Advantage can work for you, please visit our website, call our Online Advantage team at 800.733.7879 extension 7600 or email onlineadvantage@assurant.com.

Online Advantage...Quick. Smart. Convenient.

*Choosing a healthier smile
for you and your family*



Dental Insurance

Why is dental health so important?

Regular dental care does more than just improve smiles. Along with good hygiene, it can help you and your family lower your chances of serious health problems.

- Maintaining healthy teeth and gums reduces the risk for pneumonia and chronic obstructive pulmonary disease.¹
- Gum disease has been linked to a 50 percent rise in pancreatic and kidney cancer risk and a 30 percent increase in blood cell cancers.¹
- Research has shown, and experts agree, that there is an association between periodontal diseases and other chronic inflammatory conditions, such as diabetes, cardiovascular disease and Alzheimer's disease.²



How can I get the coverage I need?

Dental insurance offers you a convenient way to get regular dental care and can possibly prevent life-threatening health problems. And through your employer, you can get this protection at an affordable group rate.

How do I know I'm eligible to participate in this plan?

You can participate in this plan if you are a full-time employee of the policyholder or an associated company, and work in the United States. Full-time means working 20.0 hours or more per week. Temporary or seasonal workers are not eligible.

Key Advantages of This Plan

- Your coverage includes our Lifetime of Smiles® program, with benefits many people prefer such as brush biopsies for the early detection of oral cancer.
- Your plan includes Preventive Max Waiver® which allows covered dental expenses for preventive service to not apply to the annual maximum.
- Assurant® Dental Network, the PPO network for your plan, includes 100,000+ unique dentists, offers you more options to help save on fees and can make your annual maximum go even further.³

Dental Insurance

¹Journal of Periodontology, January 2011. ²American Academy of Periodontology - Website accessed June 3, 2011 <http://www.perio.org/consumer/mbc.top2.htm>. ³The PPO network for your plan includes dentists contracted with Dental Health Alliance, L.L.C.® (DHA®) and dentists under access arrangements with other dental networks.

How does my plan work?

Your plan covers a range of services for you and your family. Highlights of your benefits can be found below. Benefits are paid after any applicable deductible has been met, up to the annual maximum. For more specific information, please ask to see the certificate of insurance.

Why is Dental insurance a smart choice?

Compare the annual cost of your Dental insurance with paying your dental expenses yourself:

Average charge¹ for dental procedures in AUSTIN :

Adult cleaning	\$89 twice yearly = \$178
Oral examination	\$49 twice yearly = \$98
Bitewing x-rays	\$60
Total annual cost for preventive care	\$336

Other services you or a dependent may need:

Fluoride treatment	\$35
One surface filling	\$155
Root canal	\$1,089
Crown	\$1,108
Gum scaling	\$235

Monthly Cost for Dental Insurance*	
For you	\$27.07
For you and your spouse	\$54.54
For you and your child(ren)	\$63.83
For you and your family	\$91.30

* Your actual cost may vary depending upon your employer's contribution toward the cost of the plan.

How can using a network dentist help lower my costs?

You are free to use the dentist or specialist of your choice. However, when you choose a dentist in the Assurant[®] Dental Network, your plan's PPO network, you may save money. Using a network dentist may lower your out-of-pocket costs and can make your annual maximum go further.

The dental network for your plan includes 100,000+ unique dentists contracted with Dental Health Alliance, L.L.C.[®] (DHA[®]) and dentists under access arrangements with other dental networks. To find a dentist in your area, or to nominate your dentist to participate in our network, go to www.sunlife.com/findadentist, under PPO plans, select your dental network, or call Customer Service at 888.901.6377.

Deductibles and maximums

- \$50 annual deductible per person. The deductible is waived for preventive services.
- Annual maximum of \$1,500 per person for you and your dependents.

Coinsurance¹

- 100% for preventive services, such as oral exams, bitewing x-rays and cleanings.
- 80% for basic services such as palliative (emergency) treatment of pain, simple extractions, complex extractions, root canals, minor periodontics, major periodontics, oral surgery and fillings.
- 50% for major services such as fixed bridges, crowns and dentures.

Waiting Periods

For a complete description of services and waiting periods please review the certificate of insurance. If you were covered under your employer's prior plan, the wait will be waived for any class of service covered under the prior plan and this plan.

- No waiting period for preventive or basic services.
- No waiting period for major services.

Who are eligible dependents?

Those qualified to be covered under your dental plan include your spouse and children less than age 26. See your certificate or group insurance policy for additional eligibility details.

Get benefits information on the go! Download the app for quick access:

- My Benefits¹ - An overview of all your coverage details
- ID Card¹ - Your electronic dental ID card
- Find A Dentist - Uses your location to find a dentist nearby



Apple download



Android download

This secure app is available for iPhone, iPod Touch and Android

¹You will need to register for Online Advantage to access these features

Dental plan provisions, limitations and exclusions

Benefit Adjustments

Benefits will be coordinated with any other dental coverage. Under the Alternative Treatment provision, benefits will be payable for the most economical services or supplies meeting broadly accepted standards of dental care. If the charge for any dental treatment is expected to exceed \$300, it is recommended that a dental treatment plan be submitted to Sun Life Financial for review before treatment begins.

Late Entrant

If you apply for dental insurance more than 31 days after a covered person first becomes eligible, the person is a late entrant. The benefits for the first 12 months of coverage for late entrants will be limited as follows:

Time Insured Continuously Under the Policy

Less than 6 months

At least 6 months but less than 12 months

At least 12 months

Benefits Provided for Only These Services

Preventive Dental Services

Preventive and all Basic Dental Services

Preventive, Basic and Major Dental Services

We will not pay for any treatment that is started or completed during the late entrant limitation period.

For additional limitations and exclusions, as well as other details about your coverage, please see the Other Important Plan Provisions section.

This dental plan does not provide coverage for pediatric oral health services that satisfies the requirements for "minimum essential coverage" as defined by the Patient Protection and Affordable Care Act. ("PPACA").

Other Important Plan Provisions

Dental

Benefits are not payable for the following, unless such insurance is provided under the list of covered dental services:

Treatment or an appliance which is not dentally necessary, is experimental or temporary in nature, or does not have uniform professional endorsement, treatment related to procedures that are part of a service but are not reported as separate services, reported in a treatment sequence that is not appropriate or misreported or that represent a procedure other than the one reported, appliances, inlays, cast restorations, crowns, or other laboratory prepared restorations used primarily for the purpose of splinting, any treatment or appliance, the sole or primary purpose of which relates to the change or maintenance of vertical dimension, the alteration or restoration of occlusion, except for occlusal adjustment in conjunction with periodontal surgery or temporomandibular joint disorder provided under the adult plan, bite registration, bite analysis, attrition or abrasion, replacement of a lost or stolen appliance or prosthesis, educational procedures, including but not limited to oral hygiene, plaque control or dietary instructions, completion of claim forms or missed dental appointments, personal supplies or equipment, including but not limited to water piks, toothbrushes, floss holders, or athletic mouthguards, administration of nitrous oxide or any other agent to control anxiety, treatment for a jaw fracture, treatment provided by a dentist, dental hygienist, or a dentist who is an immediate family member or a person who ordinarily resides with a covered person, an employee of the policyholder, or a policyholder, hospital or facility charges for room, supplies or emergency room expenses or routine chest x-rays and medical exams prior to oral surgery, treatment provided primarily for cosmetic purposes, treatment which may not reasonably be expected to successfully correct the person's dental condition for a period of at least 3 years, crowns, inlays, cast restorations, or other laboratory prepared restorations on teeth which do not have extensive decay or fracture and can be restored with an amalgam or composite resin filling, any treatment required directly or indirectly to diagnose or treat a muscular, neural, or skeletal disorder, dysfunction, or disease of the temporomandibular joint or its associated structures except as provided under the adult benefits, treatment for implants, implant abutments, implant supported prosthetics (crown, fixed partial denture, dentures) or any other services related to the care and treatment of the implant except as provided under the pediatric benefits, treatment for the prevention of bruxism (grinding of teeth) except as provided under the pediatric benefits, orthodontic treatment. Treatment performed outside the United States, except for emergency dental treatment (the maximum benefit payable to any person during a benefit year for covered dental expenses related to emergency dental treatment performed outside the United States is \$100), treatment or appliances at which are covered under any Workers' Compensation Law, Employer's Liability Law or similar law (a person must promptly claim and notify us of all such benefits), treatment for which a charge would not have been made in the absence of insurance, treatment for which a covered person does not have to pay, except when payment of such benefits is required by law and only to the extent required by law.

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

Choosing to protect your family

Life Insurance

If something unexpected happens, how can I be sure my family will be all right?

No one wants to think about it. But an unexpected death can have devastating financial consequences for survivors – consequences that can linger long after the initial shock and grief. Adequate life insurance can help your family manage expenses and make a very difficult transition less painful.

How do I know if I'm eligible to participate in this plan?

You're eligible to buy Life insurance through this plan if you are a full-time employee of the policyholder or an associated company. Full-time employment means you are working 20.0 hours or more per week. Temporary or seasonal workers are not eligible.

How much coverage can I buy?

You can purchase up to 5 times your basic annual pay, in units of \$10,000, to a maximum of \$300,000; \$20,000 is the minimum you can purchase. You also can purchase coverage for your spouse and children (see "Can I buy coverage for my family?").

You can effectively double your protection by purchasing an equal amount of Accidental Death and Dismemberment (AD&D) coverage.

What is AD&D?

AD&D pays an amount equal to your Life benefit if you die as a direct result of an accident. In addition, your AD&D coverage includes:

- A Higher Education Benefit that pays an additional \$3,000 per year for up to four consecutive years for eligible dependent students. (Applies to Employee AD&D Only.)
- An Automobile Accident Benefit that pays an additional 20% of the AD&D benefit, to a maximum of \$100,000 should you or your covered dependent die as a result of a car accident while wearing a seatbelt.
- An Accidental Dismemberment benefit that pays 50% of the AD&D coverage for the loss of one hand, one foot or the sight of one eye; and 100% for the loss of two or more of the above.



Key Advantages of This Plan

- This plan is offered through your employer, so premium rates may be more competitive than similar products you could buy as an individual.
- Your premiums are paid through a convenient payroll deduction.
- If you enroll within 31 days of becoming eligible, you can purchase coverage without providing proof of good health, up to the Guarantee Issue amount.
- Your Life insurance includes an online Will Preparation.

Life Q&A

Q. Do I have to answer health questions to enroll for this coverage?

A. You can enroll for amounts up to \$150,000 for yourself, up to \$50,000 for your spouse, and up to \$10,000 for each child without answering health questions. These amounts are known as Guarantee Issue and are only available if you sign up within 31 days of becoming eligible for coverage. To enroll for more coverage than the amounts shown above, you'll need to answer a simple health statement.

Q. What happens if I become disabled?

A. If you become disabled prior to age 60 while insured for Voluntary Life and remain continuously disabled as defined in the policy for the qualifying period, your coverage, including any dependent coverage will continue without further premium payment until age 65, recovery or retirement, whichever is earliest. Any time Life insurance is continued under this disability benefit, AD&D insurance also will be continued (and the premium waived) for up to 1 year from the date of disability. For disabilities beginning between age 60 and 65, the insurance can be continued (and premium waived) for up to one year, but not past the earlier of age 65 or the date you retire.

Q. Can I access my Life insurance benefit if I'm terminally ill?

A. Yes. The Accelerated Benefit lets you request payment for up to 80% of your or your spouse's Voluntary Life benefit in the event of a life-threatening medical condition where there is a life expectancy of 12 months or less.

Q. Can I take my insurance with me if I leave my employer?

A. Yes. You have two options. Portability allows you to continue this group life coverage until age 65 after terminating current employment. Conversion 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.

Q. When will my coverage become effective?

A. Your coverage becomes effective on the entry date specified in the group policy, provided you are at active work on that date. Otherwise, your coverage will begin on the day you return to full-time duties.

Dependent coverage will become effective according to the policy entry date unless your dependent is in a hospital or similar facility on that day or if your dependent spouse is disabled on that day.

How do I estimate my premium?

You can choose employee coverage in \$10,000 units, from a minimum of \$20,000 up to 5 times your basic annual pay, but not more than \$300,000.

To calculate your maximum benefit:

1. Enter your basic annual pay. _____

x 5 _____

Round to the next higher \$10,000. _____

This is your maximum coverage. (Cannot exceed \$300,000)

2. Select a benefit amount in the Life chart, then find your age to determine your Monthly premium deduction.

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	1.80	1.80	1.80	2.00	2.60	4.00	6.60	13.00	20.80	25.80	44.60	103.80	393.00
	\$30	2.70	2.70	2.70	3.00	3.90	6.00	9.90	19.50	31.20	38.70	66.90	155.70	589.50
	\$40	3.60	3.60	3.60	4.00	5.20	8.00	13.20	26.00	41.60	51.60	89.20	207.60	786.00
	\$50	4.50	4.50	4.50	5.00	6.50	10.00	16.50	32.50	52.00	64.50	111.50	259.50	982.50
	\$60	5.40	5.40	5.40	6.00	7.80	12.00	19.80	39.00	62.40	77.40	133.80	311.40	1179.00
	\$70	6.30	6.30	6.30	7.00	9.10	14.00	23.10	45.50	72.80	90.30	156.10	363.30	1375.50
	\$80	7.20	7.20	7.20	8.00	10.40	16.00	26.40	52.00	83.20	103.20	178.40	415.20	1572.00
	\$90	8.10	8.10	8.10	9.00	11.70	18.00	29.70	58.50	93.60	116.10	200.70	467.10	1768.50
	\$100	9.00	9.00	9.00	10.00	13.00	20.00	33.00	65.00	104.00	129.00	223.00	519.00	1965.00
	\$110	9.90	9.90	9.90	11.00	14.30	22.00	36.30	71.50	114.40	141.90	245.30	570.90	2161.50
	\$120	10.80	10.80	10.80	12.00	15.60	24.00	39.60	78.00	124.80	154.80	267.60	622.80	2358.00
	\$130	11.70	11.70	11.70	13.00	16.90	26.00	42.90	84.50	135.20	167.70	289.90	674.70	2554.50
	\$140	12.60	12.60	12.60	14.00	18.20	28.00	46.20	91.00	145.60	180.60	312.20	726.60	2751.00
	\$150	13.50	13.50	13.50	15.00	19.50	30.00	49.50	97.50	156.00	193.50	334.50	778.50	2947.50
	\$160	14.40	14.40	14.40	16.00	20.80	32.00	52.80	104.00	166.40	206.40	356.80	830.40	3144.00
	\$170	15.30	15.30	15.30	17.00	22.10	34.00	56.10	110.50	176.80	219.30	379.10	882.30	3340.50
	\$180	16.20	16.20	16.20	18.00	23.40	36.00	59.40	117.00	187.20	232.20	401.40	934.20	3537.00
	\$190	17.10	17.10	17.10	19.00	24.70	38.00	62.70	123.50	197.60	245.10	423.70	986.10	3733.50
	\$200	18.00	18.00	18.00	20.00	26.00	40.00	66.00	130.00	208.00	258.00	446.00	1038.00	3930.00
	\$210	18.90	18.90	18.90	21.00	27.30	42.00	69.30	136.50	218.40	270.90	468.30	1089.90	4126.50
\$220	19.80	19.80	19.80	22.00	28.60	44.00	72.60	143.00	228.80	283.80	490.60	1141.80	4323.00	
\$230	20.70	20.70	20.70	23.00	29.90	46.00	75.90	149.50	239.20	296.70	512.90	1193.70	4519.50	
\$240	21.60	21.60	21.60	24.00	31.20	48.00	79.20	156.00	249.60	309.60	535.20	1245.60	4716.00	
\$250	22.50	22.50	22.50	25.00	32.50	50.00	82.50	162.50	260.00	322.50	557.50	1297.50	4912.50	

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	2.32	2.32	2.32	2.52	3.12	4.52	7.12	13.52	21.32	26.32	45.12	104.32	393.52
	\$30	3.48	3.48	3.48	3.78	4.68	6.78	10.68	20.28	31.98	39.48	67.68	156.48	590.28
	\$40	4.64	4.64	4.64	5.04	6.24	9.04	14.24	27.04	42.64	52.64	90.24	208.64	787.04
	\$50	5.80	5.80	5.80	6.30	7.80	11.30	17.80	33.80	53.30	65.80	112.80	260.80	983.80
	\$60	6.96	6.96	6.96	7.56	9.36	13.56	21.36	40.56	63.96	78.96	135.36	312.96	1180.56
	\$70	8.12	8.12	8.12	8.82	10.92	15.82	24.92	47.32	74.62	92.12	157.92	365.12	1377.32
	\$80	9.28	9.28	9.28	10.08	12.48	18.08	28.48	54.08	85.28	105.28	180.48	417.28	1574.08
	\$90	10.44	10.44	10.44	11.34	14.04	20.34	32.04	60.84	95.94	118.44	203.04	469.44	1770.84
	\$100	11.60	11.60	11.60	12.60	15.60	22.60	35.60	67.60	106.60	131.60	225.60	521.60	1967.60
	\$110	12.76	12.76	12.76	13.86	17.16	24.86	39.16	74.36	117.26	144.76	248.16	573.76	2164.36
	\$120	13.92	13.92	13.92	15.12	18.72	27.12	42.72	81.12	127.92	157.92	270.72	625.92	2361.12
	\$130	15.08	15.08	15.08	16.38	20.28	29.38	46.28	87.88	138.58	171.08	293.28	678.08	2557.88
	\$140	16.24	16.24	16.24	17.64	21.84	31.64	49.84	94.64	149.24	184.24	315.84	730.24	2754.64
	\$150	17.40	17.40	17.40	18.90	23.40	33.90	53.40	101.40	159.90	197.40	338.40	782.40	2951.40
	\$160	18.56	18.56	18.56	20.16	24.96	36.16	56.96	108.16	170.56	210.56	360.96	834.56	3148.16
	\$170	19.72	19.72	19.72	21.42	26.52	38.42	60.52	114.92	181.22	223.72	383.52	886.72	3344.92
	\$180	20.88	20.88	20.88	22.68	28.08	40.68	64.08	121.68	191.88	236.88	406.08	938.88	3541.68
	\$190	22.04	22.04	22.04	23.94	29.64	42.94	67.64	128.44	202.54	250.04	428.64	991.04	3738.44
	\$200	23.20	23.20	23.20	25.20	31.20	45.20	71.20	135.20	213.20	263.20	451.20	1043.20	3935.20
	\$210	24.36	24.36	24.36	26.46	32.76	47.46	74.76	141.96	223.86	276.36	473.76	1095.36	4131.96
\$220	25.52	25.52	25.52	27.72	34.32	49.72	78.32	148.72	234.52	289.52	496.32	1147.52	4328.72	
\$230	26.68	26.68	26.68	28.98	35.88	51.98	81.88	155.48	245.18	302.68	518.88	1199.68	4525.48	
\$240	27.84	27.84	27.84	30.24	37.44	54.24	85.44	162.24	255.84	315.84	541.44	1251.84	4722.24	
\$250	29.00	29.00	29.00	31.50	39.00	56.50	89.00	169.00	266.50	329.00	564.00	1304.00	4919.00	

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

Can I buy coverage for my family?

If you cover yourself, you can also purchase Voluntary Life Insurance for your eligible family members. You can buy spouse coverage in units of \$5,000, up to the lesser of 50% of your own coverage amount or \$100,000. You can buy coverage for your children too - in an amount of \$1,000, \$5,000 or \$10,000. The 50% limit also applies to child coverage.

You can also buy AD&D coverage for your dependents, if you buy AD&D coverage for yourself. The Dependent AD&D amount will match the Dependent Life amount.

Your eligible dependents include your lawful spouse, if not disabled or hospital confined on the effective date, and children (if not hospital confined) from live birth to age 25. The hospital confinement exception does not apply to a child born while dependent insurance is in effect.

Spouse Life Monthly Premium Deduction Schedule														AD&D All Ages	
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+	All Ages	
Life Benefit in 000's	\$5	0.45	0.45	0.45	0.50	0.65	1.00	1.65	3.25	5.20	6.45	11.15	25.95	98.25	0.13
	\$10	0.90	0.90	0.90	1.00	1.30	2.00	3.30	6.50	10.40	12.90	22.30	51.90	196.50	0.26
	\$15	1.35	1.35	1.35	1.50	1.95	3.00	4.95	9.75	15.60	19.35	33.45	77.85	294.75	0.39
	\$20	1.80	1.80	1.80	2.00	2.60	4.00	6.60	13.00	20.80	25.80	44.60	103.80	393.00	0.52
	\$25	2.25	2.25	2.25	2.50	3.25	5.00	8.25	16.25	26.00	32.25	55.75	129.75	491.25	0.65
	\$30	2.70	2.70	2.70	3.00	3.90	6.00	9.90	19.50	31.20	38.70	66.90	155.70	589.50	0.78
	\$35	3.15	3.15	3.15	3.50	4.55	7.00	11.55	22.75	36.40	45.15	78.05	181.65	687.75	0.91
	\$40	3.60	3.60	3.60	4.00	5.20	8.00	13.20	26.00	41.60	51.60	89.20	207.60	786.00	1.04
	\$45	4.05	4.05	4.05	4.50	5.85	9.00	14.85	29.25	46.80	58.05	100.35	233.55	884.25	1.17
	\$50	4.50	4.50	4.50	5.00	6.50	10.00	16.50	32.50	52.00	64.50	111.50	259.50	982.50	1.30
	\$60	5.40	5.40	5.40	6.00	7.80	12.00	19.80	39.00	62.40	77.40	133.80	311.40	1179.00	1.56
	\$70	6.30	6.30	6.30	7.00	9.10	14.00	23.10	45.50	72.80	90.30	156.10	363.30	1375.50	1.82
	\$80	7.20	7.20	7.20	8.00	10.40	16.00	26.40	52.00	83.20	103.20	178.40	415.20	1572.00	2.08
	\$90	8.10	8.10	8.10	9.00	11.70	18.00	29.70	58.50	93.60	116.10	200.70	467.10	1768.50	2.34
	\$100	9.00	9.00	9.00	10.00	13.00	20.00	33.00	65.00	104.00	129.00	223.00	519.00	1965.00	2.60

For Life and Accidental Death and Dismemberment insurance for your spouse, choose the benefit you want. Your spouse's premiums are based on your age.

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

Child Life Monthly Premium			
Benefit	\$1,000	\$5,000	\$10,000
Child Life	0.20	1.00	2.00
Child Life and AD&D	0.23	1.13	2.26

For Life insurance for your child(ren), choose the benefit you want for the corresponding premium. One premium covers all of your eligible dependent children.

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 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. For insureds or dependents 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 or covered dependent; 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 or covered dependent'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.