

HIGHLIGHTS OF Group Life Insurance Benefits for Employees of Crouse Hospital-Full Time Non Union (earning \$20,000 or more-Physicians, CEO, VP's, Directors, Managers, and Salaried Supervisors)

Benefits

- Basic Group Term Life Insurance equal to 1.5 x your basic annual earnings to a maximum of \$400,000. Guaranteed Issue amount is \$400,000.
- 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 accident.
- Benefits are reduced to 67% at age 70 and to 50% 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.
- Emergency Travel Assistance gives you immediate access to doctors, hospitals and other services when faced with a medical-related emergency while traveling internationally or domestically more than 100 miles away from home.
- If you leave Crouse Hospital, you may be able to convert your Group Life coverage to an individual Life Insurance policy.

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 in our online Customer Service Center at www.sunlife-usa.com.

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.

When you become eligible for benefits, your employer will provide you with a Group Life booklet containing complete plan details.