

Voluntary Life Insurance



➤ **MORE PROTECTION FOR YOUR LOVED ONES.** The people you love and support could face financial challenges without you. Life insurance provides your loved ones with money they can use for household expenses, tuition, mortgage payments and more.

➤ **HELPS YOU CLOSE ANY COVERAGE GAPS.** You may have life insurance today, either on your own or through your employer. Now is a good time to ask yourself if you need more coverage.

BENEFITS (You can purchase this coverage at a group rate.)

<p>For you*</p>	<p>You can choose from \$10,000 to \$500,000—in increments of \$10,000. No medical questions asked up to the Guaranteed Issue amount of \$150,000.</p> <p>All coverage amounts reduce to 67% at age 70, 50% at age 75.</p>
<p>For your spouse*</p>	<p>If you elect coverage for yourself, you can choose from \$10,000 to \$250,000—in increments of \$10,000. No medical questions asked up to the Guaranteed Issue amount of \$50,000.</p> <p>All coverage amounts reduce by 50% at age 70.</p>
<p>For your child(ren)*</p>	<p>If you elect coverage for yourself, you can choose \$1,000 to \$30,000—in \$1,000 increments. No medical questions asked up to the Guaranteed Issue amount of \$10,000.</p> <p>The amount you select for your child(ren) cannot exceed 50% of your coverage amount. Benefits may reduce as noted in your Certificate.</p> <p>A full benefit is payable for a dependent child from birth to 19 or to 25 years old if a full-time student.</p>

***This coverage includes Accidental Death and Dismemberment insurance.**

NATIONAL EDUCATIONAL SERVICES
ADMINISTERED BY MEA FINANCIAL SERVICES

All Eligible Members

POLICY #: 932162

Frequently asked questions

What is my AD&D benefit?

We will pay your beneficiaries an Accidental Death insurance amount that matches your Voluntary Life, if you die from a covered accident. Additional benefits are available for accidental injuries (i.e., dismemberment) such as loss of limbs, fingers or sight. This plan includes AD&D coverage for your dependents.

Do I need to answer any health questions to enroll?

Yes, if you request an amount higher than the Guaranteed Issue amount (\$150,000 EE; \$50,000 SP; \$10,000 CH). You may need to complete health questions if you don't elect coverage when it's first available to you and you want to elect at a later date, or if you want to increase coverage. To answer health questions, please fill out our Evidence of Insurability application. Health questions must be approved by Sun Life before coverage takes effect.

What if my spouse and I work for the same employer?

Under the policy, you should check with your benefits administrator to confirm whether you are eligible to enroll your spouse as a dependent and to confirm any additional considerations for enrolling dependent children (if dependent child coverage is available).

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

Yes, as long as you continue to pay the required premiums.

Can I access my life insurance if I become terminally ill?

You may apply to receive a portion of your life insurance to help cover medical and living expenses. This is called an "Accelerated Benefit" and there are some important things to know about it, including that it is not long-term-care insurance, it may be taxable and it may affect your eligibility for public assistance programs. It will also reduce the total amount of the life insurance payment we pay to your beneficiary(ies).

What happens if I become Totally Disabled?

If we determine that you are Totally Disabled and cannot work, your life insurance coverage may continue at no cost. You must meet certain requirements, as detailed in the Certificate.

How does my beneficiary file a death claim?

Your beneficiary(ies) and MEA Financial Services will complete the appropriate claims forms and submit them to us. We will notify your beneficiaries when the decision is made and if we have any questions. If your AD&D claim for an accidental injury is approved, the benefit amount will be paid directly to you.



Read the *Important information* section for more details including limitations and exclusions.

Important information

To become insured, you must meet the eligibility requirements set forth by MEA Financial Services. Your coverage effective date will be determined by the Policy and may be delayed if you are not actively at work on the date your coverage would otherwise go into effect. Similarly, dependent coverage, if offered, may be delayed if your dependents are in the hospital (except for newborns) on the date coverage would otherwise become effective.

Limitations and exclusions

The below exclusions and limitations may vary by state law and regulations. This list may not be comprehensive. Ask MEA Financial Services for details.

Life

In some states, MEA Financial Services policy may exclude payment for suicide that occurs within a specific time period after the insurance or increase in insurance becomes effective.

Accidental Death and Dismemberment

We will not pay a benefit that is due to or results from: suicide while sane or insane; injuring oneself intentionally; committing or attempting to commit an assault, felony or other criminal act; war or an act of war; active participation in a riot, rebellion or insurrection; voluntary use of any controlled substance/il-legal drugs; operation of a motorized vehicle while intoxicated; bodily or mental infirmity or disease or infection unless due to an accidental injury; riding in or driving any motor-driven vehicle in a race, stunt show, or speed test.

This Overview is preliminary to the issuance of the Policy. Reach out to MEA Financial Services for more details on your coverage. Receipt of this Overview does not constitute approval of coverage under the Policy. In the event of a discrepancy between this Overview, the Certificate and the Policy, the terms of the Policy will govern. Product offerings may not be available in all states and may vary depending on state laws and regulations.



Sun Life companies include Sun Life and Health Insurance Company (U.S.) and Sun Life Assurance Company of Canada (collectively, "Sun Life").

Group life insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 98P-ADD, 12-GP-01, 15-LF-01, 12-GPPort-P01, 12-LFPort-C-01, 15-ADD-C-01, 13-ADD-C-01 and 13-ADDPort-C-01.

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