

Life insurance



Benefit Highlights

For all eligible employees of Clark County, Nevada, Policy #9302

Effective date: January 1, 2018

You have the opportunity to purchase additional life insurance, beyond what your employer has provided for you.

Having adequate life insurance can help your family manage expenses and make a difficult transition less painful. Life insurance provides the people you love with financial support when you can't be there—and when they need it most.

The following benefits are available to you. Choose the benefit amounts that best meet your needs and your budget. Use the worksheet to help you determine the coverage you need.

The cost for Sun Life's Life insurance depends on the benefit amount you choose and your age.

Benefit amount		
For you	For your spouse	For your child(ren)
You can elect \$10,000 to \$500,000—in \$10,000 increments—with no medical questions asked up to the Guaranteed Issue amount of \$250,000. ¹	You can elect \$10,000 to \$250,000—in \$10,000 increments—with no medical questions asked up to the Guaranteed Issue amount of \$30,000. ¹ Spouse rates are based on spouse's age.	You can elect \$2,500 to \$20,000—in \$2,500 increments—with no medical questions asked. ¹
Benefit reduction		
For you	For your spouse	For your child(ren)
Benefits are reduced to 65% at age 65, to 50% at age 70, and to 25% at age 75. Coverage ends at termination of employment or retirement.	Benefits are reduced to 65% at age 65, to 50% at age 70, and to 25% at age 75. Coverage ends at termination of employment or retirement.	A full benefit is payable for a dependent child from birth to 26 years old. Coverage ends at termination of employment or retirement.



Life Q&A

Why should I consider life insurance?

Life insurance provides additional financial support for your beneficiaries. Depending upon your circumstances, life insurance proceeds can help them cover household expenses or pay any debt (e.g., mortgage or student loans) you might leave behind. It can assist with the cost of your funeral or medical bills or allow you to leave an inheritance to your loved ones or to an organization you are passionate about.

How much coverage do I need?

This is a decision that only you can make. You can use the worksheet provided on the next page to help you determine how much life insurance you may need.

Do I have to answer health questions to enroll for coverage?

You will be required to answer health questions if you decline coverage and want to elect or increase coverage at a later date, or if you request an amount higher than the Guaranteed Issue limit, noted in the table, if applicable. The health questions are included in our "Evidence of Insurability" application, which must be approved by Sun Life before the coverage takes effect. We've provided instructions in this booklet on how to access the application.

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

You may apply to receive a portion of your death benefit to help cover medical and living expenses if you become terminally ill.²

What happens if I become Totally Disabled?

If we determine that you are Totally Disabled, your life insurance coverage may continue at no cost. This benefit is called Waiver of Premium and you must meet certain requirements as detailed in the Certificate.

What happens if I leave my employer?

If you leave your employer, you may apply to continue group life insurance coverage or convert to an individual policy.³

Can I increase my coverage at a later date?

There may be opportunities to adjust your coverage as your needs change (e.g., you get married or have a baby).¹ Consult your Benefits Administrator for details.

How can I get more information about my coverage?

After the effective date of your coverage, you can contact Sun Life Customer Service representatives at 800-247-6875, 8:00 a.m. to 8:00 p.m. ET, Monday through Friday.

How is my benefit claim filed and paid?

In the event of your death or accidental injury, you or your beneficiary(ies) and your employer will complete the appropriate claims forms and submit these to Sun Life. Our claims examiners review the claim and gather additional information if necessary. We will notify you or your beneficiaries when the decision is made. If your death claim is approved, beneficiaries may elect to receive a lump sum payment or to have the benefit paid into an account where the funds accumulate interest and can be withdrawn at any time. (State restrictions apply and options may vary by state.)



How much insurance do I need?

Use this worksheet to determine the amount of life insurance your beneficiaries may need.

Identify monthly expenses

Mortgage/rent	\$	Family care (e.g., education and childcare costs)	\$
Car or transit payments	\$	Groceries	\$
Health insurance or out-of-pocket expenses	\$	Utilities	\$
Loans	\$	Other	\$
Credit card debt	\$	Total monthly expenses	\$

Identify your total assets

401(k)	\$
Retirement funds	\$
Other life insurance	\$
Other assets	\$
Total assets	\$

Calculate the future funds you need to cover your expenses

\$	x 12 x	\$
Total monthly expenses	Number of years	Total future funds needed

Estimate your life insurance needs

\$	-	\$	\$
Total future funds needed	Total assets	Amount of additional coverage you may need	

This worksheet is provided for informational purposes only. It should not be relied on as financial advice or solicitation of insurance. You may wish to consult an independent financial professional for advice.



Important Plan Information

Limitations and exclusions*

If cause of death is suicide:

- No amount of contributory Life insurance is payable if suicide occurs within 24 months after the insurance is effective.

- No increased or additional amount of Life insurance is payable if the suicide occurs within 24 months after an increased or additional amount of Life insurance is effective.
- No amount of Life insurance in excess of the Guaranteed Issue amount is payable if the suicide occurs within 24 months after the amount in excess of the Guaranteed Issue amount is effective.

*Subject to state law variations.

Protect the life you love by securing it for the people most important to you.



1. If the amount you apply for exceeds the Guaranteed Issue amount or if you decline coverage during your initial eligibility period and want to elect coverage or increase coverage at a later date, you are required to complete and submit an Evidence of Insurability application, which must be approved by Sun Life prior to coverage taking effect.
2. The Accelerated Benefit is not long term care insurance. It will reduce the total amount of your life insurance benefit payable under the Policy by the amount of the accelerated payment. Receipt of an Accelerated Benefit may be taxable; you should consult your tax advisor for specific advice. Receipt of an Accelerated Benefit may affect your eligibility for public assistance programs.
3. Subject to policy terms and state variations, conversion for life insurance is available when coverage terminates or reduces, and portability is available when employment terminates. Coverage is subject to state variations. If portability is not available in your state, continuation may be available. Refer to your Certificate for specific conditions.

This Overview is preliminary to the issuance of the Policy. Refer to your Certificate for details. 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.

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-GP-01, 15-LF-C-01, 12-GPPort-P-01, 15-LFPort-C-01, 15-ADD-C-01, 13-ADD-C-01 and 13-ADDPort-C-01. In New York, group life insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01, 13-GP-LF-01, 13-LF-C-01, 12-GPPort-P-01, 13-LFPort-C-01, 15-LF-GP-01, 15-LF-C-01, 12-GPPort-P-01, 15-LFPort-C-01, 13-GP-LH-01 and 13-ADD-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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