Welcome to Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

We provide Group Long Term Disability (LTD) Insurance to eligible Residents and Fellows of University of California, San Francisco.

LTD helps protect the financial health of you and your family should you ever suffer a disability that prevents you from working for months or even years. We focus on returning disabled residents and fellows to productive work whenever possible.

This flyer highlights the benefits available through University of California, San Francisco Residents and Fellows. For more information, see the Sun Life Assurance Company of Canada Group LTD booklet available from University of California, San Francisco Residents and Fellows.

**Benefits**

- Coverage for all full time residents and fellows working 20 hours per week or more.
- Coverage for accidents and sicknesses.
- 66 2/3% of your monthly pay up to a maximum of $3,000 per month.
- Benefits begin after you have been absent from work for 30 days or more because of a covered accident or sickness.
- COLA benefit is 3% per year for 5 years.
- Survivor Benefit is equal to 6 times your monthly benefit amount.
- Definition of disability is 24 months own occupation, then any occupation.

**No Cost to You**

- University of California, San FranciscoResidents and Fellows pays your Group LTD premium.

**About Sun Life Assurance Company of Canada**

- Sun Life Assurance Company of Canada is one of the largest, strongest and most highly rated financial services companies in the world. We’ve been providing Disability coverage in the U.S. for more than four decades.

**For Complete Plan Details**

- This highlight flyer is intended to provide an overview of the benefits available from University of California, San Francisco Residents and Fellows, 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, University of California, San Francisco Residents and Fellows will provide you with the Sun Life Assurance Company of Canada Group LTD booklet containing complete plan details.

**How to Enroll**

Long Term Disability coverage begins automatically when you meet the eligibility requirements.