

# H I G H L I G H T S   O F

## Group Life Insurance Benefits for Employees of Crouse Hospital - Part Time Non-Union Working Less Than 20 Hours Per Week and Union Employees Working Less Than 36 Hours Per Week

### **Benefits**

- Basic Group Term Life Insurance is \$3,500. Guaranteed Issue amount is \$3,500.
- No age reductions apply.
- 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 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](http://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, you will be provided with the Group Life booklet containing complete plan details.