



**SUMMARY OF BENEFITS
FOR
UNIVERSITY OF THE PACIFIC
Policy #215064**

Sun Life has the pleasure of providing Group Life and Accidental Death and Dismemberment (AD&D) Insurance benefits for all eligible employees of the University of the Pacific.

A Worldwide Presence

Our parent company's operations currently service millions of people in the United States, Canada, the United Kingdom, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda.

Schedule of Insurance

Employee Basic Life and AD&D Insurance*

- 1 times Annual Base Wage, rounded to the next higher multiple of \$1,000.

Maximum Benefit: \$1,000,000

Employee Voluntary Life and AD&D Insurance*

- 1 times up to 5 times your Annual Base Wage

Amounts will be rounded to the next higher multiple of \$1,000 if not already a multiple. In no event will the amount under the Basic Life and AD&D Insurance plus the total amount of Voluntary Life and AD&D Insurance exceed \$1,000,000.

Dependent Voluntary Life and AD&D Insurance:

- Spouse**: Increments of \$10,000 to a maximum of \$50,000
- Child(ren)**: \$ 5,000, \$10,000, or \$20,000

Features of the Plan

- The Basic or Voluntary Accidental Death and Dismemberment Insurance would pay an additional benefit, up to the amount of your Life benefit, if you suffer a covered loss due to accident.
- The plan also includes many special features including Waiver of Premium and Accelerated Benefits.

Guarantee Issue Amount (Newly Eligible Only)

Employees Basic and Voluntary Life and AD&D Insurance – 1 times Annual Base Wage

Spouse Voluntary Life and AD&D Insurance - \$20,000

Child(ren) Voluntary Life and AD&D Insurance - \$10,000

***Age Reduction:**

70 through 74	65%
75 or over	50%

***California State Law prohibits a Dependent's Life/AD&D coverage to exceed 50% of the combined volume of the Employee's Basic Life/AD&D and Voluntary Life/AD&D coverage.*

Note: During this year's 2011 Open Enrollment period only – Employees will be allowed to enroll or increase up 1 level from their existing Employee Voluntary Life and AD&D coverage without proof of good health (within the maximum allowed limits.) Spouse and child(ren) selections or increases will require proof of good health.



How to Enroll

Basic Life and AD&D Insurance

All eligible employees will automatically be enrolled in the Basic Life and AD&D Insurance.

Voluntary Life and AD&D Insurance

Once you have selected the amount of coverage that's right for you, your spouse and your children, simply fill out the Smart Benefits Enrollment/Change Form. Be sure to sign, date, and return the form to Human Resources. If your election requires that you provide proof of good health, please submit the Sun Life Evidence of Insurability* form along with your Smart Benefits Enrollment/Change Form. Both of these forms can be obtained by accessing Pacific's Benefits Website:

www.mypacific.myUSL.com USER ID: myPacific Password: Benefits .

Note: The Open Enrollment period will be a time of year to increase or decrease your coverage(s). Proof of Good Health may apply. However, you can cancel coverage mid-year.

Cost to You

Basic Life and AD&D Insurance: Provided by Pacific at no cost to you!

Voluntary Life and AD&D Insurance

Employees are responsible for paying the cost of Employee and Dependent Voluntary Life and AD&D coverage through payroll deduction. Refer to the Smart Benefits Enrollment/Change Form for rates.

*About Evidence of Insurability

Evidence of Insurability – also called “proof of good health” – is required if:

- You decline coverage during your initial eligibility period and then want coverage due to a qualifying life event or making an election during the annual open enrollment period at a later date; or
- You apply for Voluntary Life and AD&D Life in excess of the Guaranteed Issue Amount.

Your employer will advise you if you need to submit an Evidence of Insurability application. If so, Sun Life Financial may arrange for you to take a medical exam (at our expense) and/or complete a questionnaire. Coverage will not go into effect until Sun Life Financial approves the application.

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 the Sun Life Financial Group Life booklet containing complete plan details.

This Overview is preliminary to the issuance of the Policy and booklet certificate. It does not describe the specific benefits under the Policy. Group 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, 02P-STD TDB Policy-2006, 02-SL, 07-SL, and 01C-LH-PT. In New York, group insurance policies are underwritten by Sun Life Insurance and Annuity Company of New York (New York, NY) under Policy Form Series 93P-LH-NY, 06P-NYDBL, 02P-NYSTD, 98P-ADD-NY, 02-NYSL, 07-NYSL, and 01NYC-LH-PT. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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