

Long Term Disability (LTD) Insurance

KSU has contracted with Sun Life Financial to offer a new Long Term Disability insurance program which provides long-term disability coverage for all benefits eligible employees.

This benefit will cover 40% of monthly salary after a 150 day waiting period up to \$4,000. No enrollment form is required to receive this benefit.

Employees will have the option of increasing basic coverage to 60%. This Buy-Up LTD covers an additional 20% of monthly salary up to a maximum of \$7,500. If you wish to purchase this additional coverage, you will need to complete a Sun Life Financial enrollment form (see below). During open enrollment only, you can enroll in this benefit without providing proof of good health.

How To Enroll

No paperwork is necessary for the 40% coverage mentioned above. All eligible benefited employees are automatically enrolled in this coverage.

Enrollment in the *optional* 60% coverage mentioned above can be completed either through the ["Login to I-Enroller"](#) link on the Benefits website 2008 site or by printing, filling out and returning the attached enrollment paperwork to KSU Human Resources.

HIGHLIGHTS OF LONG TERM DISABILITY BENEFITS



FOR EMPLOYEES OF **Kennesaw State University, Inc. Policy 07573**

Welcome to Sun Life Assurance Company of Canada. We are pleased to provide you with Long Term Disability benefits. Below is an outline of the benefits now available to you through your employer.

Your LTD Benefits

- Covers accidents and sicknesses.
- Benefits are 40% of monthly earnings up to a maximum of \$4,000 per month.
- Benefits may begin after 150 days of absences due to a covered accident or sickness.
- Coverage is entirely employer paid.
- **No Enrollment Form is needed, because your employer will automatically enroll you.**

Optional Benefits

Your employer is making *additional* Long Term Disability coverage available to you. This optional coverage is contributory. If you elect Optional LTD, premiums will be deducted from your paycheck:

- Benefits are an additional 20% of monthly earnings for a total of 60% of monthly earnings to a maximum benefit of \$7,500 per month. *For example: If your monthly earnings are \$5,000 and you are unable to work and qualify for Long Term Disability benefits, you would receive your employer-provided benefit (\$2,000) plus your optional benefit (\$1,000), for a total of \$3,000 per month.*
- Benefits may begin after 150 days of absences due to a covered accident or sickness.
- An enrollment form must be completed to elect the Buy-Up LTD

Cost to You for Buy-Up LTD

- Employer-provided benefits: \$0
- Optional LTD: The cost of optional benefits is determined by multiplying your monthly earnings by \$0.205.
- See the attached sheet to estimate your monthly cost.

***Contact your employer to confirm the portion of the cost for which you will be responsible.**

How to Enroll

Fill out the Long Term Disability enrollment form below. Be sure to sign, date, and return the form to your employer.

Name (First, middle initial, last)	<input type="checkbox"/> Female <input type="checkbox"/> Male	Social Security No.	Date of Birth	Date of Hire
You must elect or refuse insurance coverage within 31 days of your date of eligibility. Long Term Disability (LTD) coverage. Check One: <input type="checkbox"/> I elect <input type="checkbox"/> I decline				Monthly Earnings \$
Important. You must read and sign. I understand that: <ul style="list-style-type: none"> • I am requesting LTD coverage under a Group Insurance policy offered by my employer. This coverage will end when my employment terminates. • My employer will deduct all or part of the premiums from my pay. • If I decline coverage now and want it at a later date, I will have to provide evidence of insurability (proof of good health) acceptable to Sun Life Assurance Company of Canada. • Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects a person to criminal and civil penalties. 				
Employee Signature				Today's Date

This summary 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 the plan. When you become eligible for benefits under the plan, your employer will provide you with the Sun Life Assurance Company of Canada Group LTD booklet containing complete plan details.

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HIGHLIGHTS OF LONG TERM DISABILITY BENEFITS

FOR EMPLOYEES OF **Kennesaw State University, Inc.** Policy **07573**



Monthly Employee Earnings	Monthly Employee Cost
\$1,000.00	\$2.05
\$1,500.00	\$3.08
\$2,000.00	\$4.10
\$2,500.00	\$5.13
\$3,000.00	\$6.15
\$3,500.00	\$7.18
\$4,000.00	\$8.20
\$4,500.00	\$9.23
\$5,000.00	\$10.25
\$5,500.00	\$11.28
\$6,000.00	\$12.30
\$6,500.00	\$13.33
\$7,000.00	\$14.35
\$7,500.00	\$15.38
\$8,000.00	\$16.40
\$8,500.00	\$17.43
\$9,000.00	\$18.45
\$9,500.00	\$19.48
\$10,000.00	\$20.50
\$10,500.00	\$21.53
\$11,000.00	\$22.55
\$11,500.00	\$23.58
\$12,000.00	\$24.60
\$12,500.00	\$25.63

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