



LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

## Protecting the financial security of the people you love most

Nevada System of Higher Education  
Voluntary Term Life Insurance Plan











## Insurance from Sun Life

No matter where you are in life, having the right insurance lets you live your life without worrying about it. We are pleased to offer the Nevada System of Higher Education the opportunity to purchase Life and Accidental Death and Dismemberment (AD&D) insurance from Sun Life.

Sun Life Financial Inc. is one of the largest life insurance organizations in North America, and its insurance subsidiaries are highly rated for financial strength. For Sun Life Assurance Company of Canada's most recent ratings, please visit <http://www.sunlife.com/us>.

Nevada System of Higher Education Employees working at least 15 hours or more per week are eligible to apply for Life and AD&D coverage. If you apply for coverage for yourself, you may also apply for coverage for your spouse/domestic partner and your dependent child(ren).

# Life insurance

## What is it?

When it comes to protecting the financial security of your loved ones, nothing is more important than planning ahead. With Life insurance from Sun Life, you can provide your loved ones with extra financial protection when you can't be there and they need it most.

## How does it work?

When you die, your life insurance policy pays your beneficiary a certain amount of money. This amount is based on how much coverage you choose when you apply. Typically you are required to answer medical questions (usually on what's called an Evidence of Insurability application) when you apply for coverage, but if you apply when you are first eligible and if you don't exceed a certain amount of coverage (the Guaranteed Issue amount), you won't be asked any medical questions. If the amount you apply for exceeds the Guaranteed Issue amount or if you decline coverage during your initial eligibility period and want to apply for 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.

## How much coverage do I need?

With Sun Life, you have the opportunity to apply for protection that fits your needs and your budget. You can choose coverage amounts that help your loved ones in the short term or the long term. In either case, you'll want to consider immediate and ongoing expenses, such as household expenses, car payments, and mortgage or rent payments, and you'll want to think about future expenses, such as education costs.



Use the following chart to estimate how much life insurance coverage you may need.

Housing costs	\$
Car payments	\$
Health care (Including insurance and out-of-pocket expenses)	\$
Credit card debt	\$
Personal loans	\$
Family care requirements	\$
Educational needs	\$
Other expenses	\$
Total annual expenses	\$
How many years will you need to cover these expenses?	
$\begin{array}{c} \$ \text{_____} \\ \text{Total annual expenses} \end{array} \times \begin{array}{c} \text{_____} \\ \text{Number of years} \end{array} = \begin{array}{c} \$ \text{_____} \\ \text{Total future funds needed} \end{array}$	
Total assets (savings, 401(k), retirement funds, other life insurance)	\$
$\begin{array}{c} \$ \text{_____} \\ \text{Total future funds needed} \end{array} - \begin{array}{c} \$ \text{_____} \\ \text{Total assets} \end{array} = \begin{array}{c} \$ \text{_____} \\ \text{Amount of additional life insurance} \\ \text{coverage you might need} \end{array}$	

**Coverage amounts for you.** You can apply for coverage in increments of \$10,000 up to the lesser of ten times your basic annual earnings or \$750,000. If you enroll within 60 days of the date of your hire or the date of eligibility, you can apply for the greater of the following coverage amounts with no medical questions asked:

- up to \$150,000, regardless of salary or
- up to the lesser of \$300,000 or four times your salary

If you apply for coverage for yourself, you can also choose to apply for coverage for your spouse/domestic partner and child(ren).

**Coverage amounts for your spouse/domestic partner.** You can apply for coverage for your spouse/domestic partner in increments of \$10,000 up to the lesser of ten times your basic annual earnings or \$380,000, not to exceed 50% of your coverage amount—with no medical questions asked up to \$50,000 if you enroll within 60 days of the employee's hire date or date of eligibility.

**Coverage amounts for your child(ren).** You can elect \$10,000 or \$20,000 of coverage for an eligible child 14 days to 19 years old (25 years old if the child is a full-time student). For an eligible child whose age is between 14 days and six months, the benefit amount is limited to \$500.

## How much does this coverage cost?

The cost is determined by the amount of coverage you choose, your age, and pre-determined rates that change as you get older. To determine your monthly cost, use the charts below. Your monthly cost will increase on March 1 after your age reaches the next age bracket.

Rate basis: Per \$10,000 of volume

Employee Non-Smoker		Employee Smoker		Spouse Uni-Smoker	
Age	Monthly rate	Age	Monthly rate	Age	Monthly rate
Under age 30	\$0.75	Under age 30	\$1.33	Under age 30	\$0.89
30-34	\$0.84	30-34	\$1.56	30-34	\$1.00
35-39	\$1.11	35-39	\$2.15	35-39	\$1.37
40-44	\$1.53	40-44	\$3.30	40-44	\$1.89
45-49	\$2.58	45-49	\$5.64	45-49	\$3.26
50-54	\$4.01	50-54	\$8.69	50-54	\$5.04
55-59	\$6.75	55-59	\$11.96	55-59	\$7.98
60-64	\$9.20	60-64	\$15.31	60-64	\$10.82
65-69	\$13.97	65-69	\$25.99	65-69	\$16.59
70-74	\$24.37	70-74	\$42.07	70-74	\$28.77
75+	\$61.25	75+	\$100.70	75+	\$71.93

Follow the example below to determine your monthly cost.

	Amount of insurance	Divided by 10,000	Multiplier	x	Multiplied by rate for your age	=	Your cost
Example (28-year-old employee, non-smoker)	\$150,000	/ \$10,000 =	15	x	\$0.75	=	\$11.25

Follow the example below to determine your spouse's/domestic partner's monthly cost.

	Amount of insurance	Divided by 10,000	Multiplier	x	Multiplied by rate for your spouse/ domestic partner	=	Your cost
Example (30-year-old, spouse/ domestic partner)	\$50,000	/ 10,000 =	5	x	\$1.00	=	\$5.00



**Total monthly cost for any amount of dependent children (Monthly cost covers all children in household)**

Amount	Monthly cost
\$10,000	\$1.89
\$20,000	\$3.78

## Additional benefits of your life insurance

### Life insurance that moves with you

When your group coverage ends, or is reduced due to certain qualifying events,\* you may apply to take your Sun Life coverage with you without answering medical questions. You can choose one of these two options:

- Continuation. Your coverage can continue with you for a specified period of time after your employment ends as long as the Nevada System of Higher Education Voluntary Life plan remains in force. You must apply within 60 days of the date of your termination or retirement.
- Conversion. Convert your coverage to an individual policy that you personally own, while keeping Sun Life as your insurance provider. If you convert due to a qualifying event, you must apply within 31 days of the event.

Please call your plan administrator (Western Insurance Specialties) to discuss your options.

### Advanced Payment benefit

Because we know that your loved ones will need access to money for medical expenses or funeral costs, Sun Life provides an Advanced Payment benefit. We will advance the beneficiary \$10,000 within 72 business hours of filing a claim. The advance is subject to the Advanced Payment Agreement and does not represent a claims decision from Sun Life.

### Financial support when you need it most

If you become terminally ill, you may apply to receive up to 75% of your life insurance benefit—a minimum of \$10,000 up to a maximum of \$562,500—to help cover medical and living expenses. If you apply for coverage for your spouse/domestic partner and he or she becomes terminally ill, you may apply to receive up to 75% of his or her life insurance benefit—a minimum of \$5,000 up to a maximum of \$285,000.

Benefits are paid directly to you, and you can use this money however you see fit. Once you receive the benefit, you and/or your spouse's/domestic partner's life insurance coverage amount will then be reduced by that amount, with the remaining benefit payable to the beneficiary.

Note that receiving this payment may affect the eligibility of your spouse/domestic partner or of your family for public assistance programs such as Medicaid, Aid to Families with Dependent Children (AFDC), Supplementary Security Income (SSI), and drug assistance. You should consult with a qualified tax advisor and with social services agencies.

\* Qualifying events for Conversion include termination of employment, termination of membership in an Eligible Class, retirement, reaching a specified age, changing to a different Eligible Class, or the continuation period ending during layoff or an approved leave of absence.



## Get valuable benefits you can use now to protect what matters most to you.

Included in the cost of your Life insurance, you have access to additional services that help ensure that your family is protected during your day-to-day life.

### Emergency Travel Assistance

Emergency Travel Assistance is a service that provides assistance to you anywhere in the world in the event of a medical, dental, or legal emergency. If you or a family member travel 100 or more miles from home and an emergency occurs, you can connect anytime to Assist America's staff of medically trained, multilingual professionals. With Emergency Travel Assistance, you also have access to services such as pre-qualified English-speaking medical professionals—including doctors, hospital staff, and pharmacists—as well as emergency medical evacuations and legal and interpreter services.

### Identity Theft Protection

Identity Theft Protection is a service that can help you take steps to prevent identity theft from occurring and restore your personal financial records if it does. The program provides 24-hour surveillance for up to 10 credit or debit cards, as well as telephonic support and guidance by anti-fraud experts. Through web-based monitoring, the Identity Theft Protection program provides prompt notification of a compromise of personal information and will also assign an expert case worker to help notify credit bureaus and file paperwork to correct your credit reports.

## Exclusions of your life insurance

Where allowed by law, if the employee's cause of death is suicide:

- No amount of Life or Dependent Life insurance is payable if the suicide occurs within 24 months after the Employee's insurance is effective. If there was prior coverage in place, any period of time the Employee was insured for the same amount of Life insurance under the previous insurer's group Life policy will count toward completion of the 24 months.
- No increased or additional amount of Life insurance is payable if the suicide occurs within 24 months after the increased or additional amount of Basic 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.





# AD&D insurance

## What is it?

Accidents happen all the time—you can't always prevent them, but you can plan for them by having some financial protection in place. AD&D insurance from Sun Life is one way you can ensure that you and your family receive a payment if you suffer from a covered accidental injury or death.

## How does it work?

If you suffer a covered accidental injury or death, your AD&D insurance will provide you or your beneficiary with a payment based on your coverage amount. If you apply for at least \$10,000 of life insurance coverage, you can apply for \$250,000, \$500,000, or \$750,000 of AD&D insurance for you or for you and your family. If you apply for coverage for you and your family, you are covered at 100% of the coverage amount, and your spouse/domestic partner and dependent child(ren) are covered at the following levels: 50% of your coverage amount for your spouse/domestic partner and 10% of your coverage amount for dependent child(ren).

The following list shows potential benefit amounts if you were to suffer a covered accidental injury assuming you have \$750,000 of coverage.

Accidental injury	The plan pays	Your potential benefit
Quadriplegia	100%	\$750,000
Sight of one eye	50%	\$375,000
Speech only	50%	\$375,000
Hearing only	50%	\$375,000
Loss of limb (arm or leg)	50%	\$375,000
Thumb and index finger of the same hand	25%	\$187,500

The maximum amount payable for losses resulting from any one accident is 100%. In the event that a covered accident results in your death, your beneficiary will receive 100% of your AD&D coverage amount.

## How much does this coverage cost?

The cost is determined by the amount of AD&D insurance you choose, pre-determined rates, and other factors. Below are the costs for your AD&D insurance coverage amount options.

Amount	Employee only	Family
\$250,000	\$4.75	\$8.50
\$500,000	\$9.50	\$17.00
\$750,000	\$14.25	\$25.50

## Additional benefits available with your AD&D insurance

Your AD&D insurance provides you with additional benefits as described below.

Rehabilitative Training Benefit	Reimburses an employee for certain expenses incurred during occupational training
Repatriation Benefit	Reimburses costs of transportation of the deceased when loss of life has occurred more than 100 miles from your residence
Seat Belt Benefit	Pays an additional benefit if death occurs in an automobile accident while wearing a seat belt
Air Bag Benefit	Pays an additional benefit, on top of the seat belt benefit, if an air bag was also in place and inflated on impact
Disappearance	Presumes that a covered person is dead if the covered person disappears as a result of an accidental wrecking, sinking, or disappearance of a conveyance in which the covered person was known to be a passenger
Common Carrier	Pays an additional benefit if accidental death occurs while traveling as a fare-paying passenger on a public conveyance.
Coma Benefit	Pays the Accidental Death Benefit in monthly installments if the employee suffers an accidental injury that results in a coma lasting at least 31 days.
Dependent Education Benefit	Reimburses higher education costs for dependent child(ren) following the employee's death and reimburses re-training expenses for the spouse/domestic partner
Child Care Benefit	Pays a benefit if your dependent child(ren) are enrolled in a licensed daycare center on the date of your accidental death or if they enroll within 365 days from the accident
Extended Care Benefit	Pays the lesser of 2% of the total benefit or \$2,000 monthly, for up to 12 months if insured is confined in an extended care facility as a result of a permanent and total disability. Benefits begin in the 13th month.
Family Travel Benefit	Reimburses a family member up to \$1,000 for the cost of travel of at least 100 miles from the insured's residence to an insured's bedside or to make funeral arrangements when insured dies or is hospitalized for three or more days due to an accidental injury.
Bereavement Counseling Benefit	Reimburses expenses incurred for bereavement counseling for immediate family members within one year of a covered death

## Exclusions of your AD&D insurance

No Accidental Death or Accidental Dismemberment payment will be made for a loss that is due to or results from:

- Suicide while sane or insane, or intentionally self-inflicted injuries
- Bodily or mental infirmity or disease of any kind, or infection unless due to an accidental cut or wound
- Committing or attempting to commit an assault, felony, or other criminal act
- Active participation in a war (declared or undeclared) or active duty in any armed service during a time of war
- Active participation in a riot, rebellion, or insurrection
- Injury sustained from any aviation activities other than riding as a fare-paying passenger
- The Insured Person's voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless administered on the advice of a Physician
- An Insured Person's operation of any motorized vehicle while intoxicated: Intoxicated is defined as having the minimum blood alcohol level required to be considered under the influence of alcohol in the jurisdiction where the accident occurred and for the purposes of this Exclusion, Motorized Vehicle includes but is not limited to automobiles, motorcycles, boats, and snowmobiles

# Additional information

## Choosing a beneficiary

When you apply for a life insurance policy or an AD&D insurance policy, you choose your beneficiary or beneficiaries. You can change beneficiaries by giving written notice to the plan administrator (Western Insurance Specialties) on an approved form. Note that if you are married and name someone other than your spouse/domestic partner as beneficiary, it is possible that payment of benefits may be delayed or disputed.

If you apply for coverage for your spouse/domestic partner and/or dependent child(ren) (which you can do only if you have chosen coverage for yourself as well), you are automatically the beneficiary of those policies.

## Changes to your coverage

All original benefit amounts for employees will reduce to 65% at age 65, and to 50% at age 70. The spouse benefit amounts are also subject to the same age reductions, up to 50% of the Employee coverage amount. Your coverage ends when the group policy ends, your employment ends, you are no longer in an eligible class, your class is no longer eligible for coverage, you retire, or your premium has not been paid in a timely manner. Depending on the reason that your coverage reduces or ends, you may be eligible for continuation and/or conversion. It is your responsibility to call your plan administrator (Western Insurance Specialties) if you wish to continue or convert coverage after termination.

## Effective date of coverage

For Life and AD&D insurance from Sun Life, coverage becomes effective on the date you apply, provided that Evidence of Insurability for you or your spouse/domestic partner is not required. If you are required to submit an Evidence of Insurability application, it must be approved by Sun Life prior to coverage taking effect. You must be actively at work on the date the insurance is effective. Please note that if you happen to be ill or injured and away from work on the date your coverage would take effect, the coverage will not take effect until you return to work for one full day. This same situation also applies to any increase in your coverage. Additionally, if your dependent happens to be hospital confined on the date your dependent coverage would take effect, the coverage will not take effect.

## Plan now to protect your loved ones later

The future may be unknown, but your opportunity to protect your loved ones with life and AD&D insurance is right here, right now. To apply for Life and AD&D insurance from Sun Life:

- Complete the enclosed enrollment form or electronic forms
- Fill out the spouse/domestic partner section of the enrollment form to apply for coverage for your spouse/domestic partner
- Return your completed enrollment form to Western Insurance Specialties—making certain to indicate your employer

To learn more about Life and AD&D insurance, contact your benefits administrator, Western Insurance Specialties or visit [www.wisnv.com](http://www.wisnv.com).



## *Western Insurance Specialties, Inc.*

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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. For complete plan details, you may request a copy of the Sun Life Financial Group booklet from your employer.

Value-added services are offered only on specific lines of coverage, and carry a separate charge, which is included in the rates presented herein. Emergency Travel Assistance is provided by Assist America®. Identity Theft Protection is provided by SecurAssist®, an Assist America program. Sun Life is not responsible or liable for care, services, or advice given by any provider or vendor of the Services. Sun Life reserves the right to discontinue any of the Services at any time.

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 15-GP-01, 15-LF-C-01, 15-LFPort-C-01, 9P-LH, 98P-ADD, 02-SL, 07-SL, and 01C-LH-PT. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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This brochure is only a brief description of benefits and not a plan of insurance. The plan is administered by Western Insurance Specialties.

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