



SUN LIFE

## Accident insurance



### Stay on stable financial ground, even when an accident has you off your feet.

Accident insurance can help minimize the financial impact if you, your spouse,<sup>1</sup> or your child experiences an accident.

- Receive a cash benefit—after your claim is approved—for injuries (e.g., fractures or dislocations), treatments (e.g., emergency room visits, follow-up doctor appointments, or ambulance rides), and loss due to a covered accident. For more information, refer to your plan details.
- Use the benefit however you see fit—to help pay for out-of-pocket medical expenses (e.g., co-pays or deductibles) or everyday expenses (e.g., childcare or groceries).
- Your cost depends on the benefit amounts available with your plan.

### Get valuable benefits you can use now to protect what matters most to you.<sup>2</sup>

- **Emergency travel assistance**—Get medical, dental, or legal assistance if an emergency occurs when you or a family member are traveling 100 or more miles from home.
- **Identity theft protection**—Access 24-hour surveillance of up to 10 credit or debit cards and get help from anti-fraud experts if your personal data is compromised.

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**Consider a benefit that can help with out-of-pocket expenses and lessen the financial impact of an accident.**

**Talk to your benefits administrator to learn more about accident insurance, or visit [SunLifeKnowsBenefits.com](http://SunLifeKnowsBenefits.com).**



1. If permitted by the Employer's employee benefit plan and not prohibited by state law, or if the group's situs state is Oregon, the term "spouse" in this benefit includes any individual who is either recognized as a spouse, a registered domestic partner, or a partner in a civil union, or otherwise accorded the same rights as a spouse.

2. Value-added services are offered only on specific lines of coverage and carry a separate charge, which is added to the cost of the insurance. The cost is included in the total amount billed. 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.

Accident insurance is a limited benefit policy. It provides accident coverage only and does not provide basic hospital, basic medical, or major medical insurance. This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage") and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act. Failing to maintain Minimum Essential Coverage may result in a tax penalty.

The certificate and its riders have exclusions and limitations that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate. The policy, certificate, and any rider, if applicable, may not be available in all states.

For New York consumers: The expected benefit ratio for this policy is 65%. This ratio is the portion of future premiums that the Company expects to return as benefits, when averaged over all people with 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, 07-SL REV 7-12, 07P-LH-PT/07C-LH-PT, 01P-ADD-PT/01C-ADD-PT, GP-A, GC-A, 12-GP-01, 12-DI-C-01, 13-SD-C-01, 12-AC-C-01, 13-ADD-C-01, 12-GP-Port-P-01, 13-ADD-Port-C-01, 12-STD-Port-C-01, 12-AC-Port-C-01, 13-SD-Port-C-01, TDBPOLICY-2006, and TDI-POLICY. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Windsor, CT) under Policy Form Series 13-GP-LF-01, 13-LF-C-01, 13-GP-LH-01, 13-ADD-C-01, 13-LTD-C-01, 13-STD-C-01, 06P-NY-DBL, 07-NYSL REV 7-12, GP-A, GC-A, 12-GP-SD-01, 13-SD-C-01, 12-GP-01, 12-AC-C-01, 12-GP-Port-01, 13-LF-Port-C-01, 13-ADD-Port-C-01, 12-STD-Port-C-01, 12-AC-Port-C-01, and 13-SD-Port-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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