



Disability insurance – important information

Short-Term Disability (STD) and Long-Term Disability (LTD) coverage provides a benefit if you become totally disabled. You qualify for this benefit if you provide proof of claim acceptable to Sun Life that confirms both of the following:

- you became totally disabled while covered, and
- you have been following appropriate treatment for the disability since it started.

For the purposes of your Short-Term Disability coverage, we will consider you to be totally disabled while you are continuously unable due to an illness to perform the essential duties of your own occupation, in any workplace, including in a different department or location with your employer or with another employer. The availability of work with any employer does not affect the determination of total disability.

For the purposes of your Long-Term Disability coverage:

- during the elimination period and the following 24 months (this period is known as the own occupation period), we consider you to be totally disabled while you are continuously unable due to an illness to perform the essential duties of your own occupation, in any workplace, including in a different department or location with your employer or with another employer, and
- afterwards, we will consider you to be totally disabled while you are continuously unable due to an illness to perform any occupation, for any employer, for which you are or may become reasonably qualified by education, training or experience.

How are my benefits calculated?

Disability benefits payments are usually based on a specific percentage of your earnings at the time you become disabled. We use monthly earnings for the LTD benefit and weekly earnings for the STD benefit. The benefit amount under your plan is specified in your employee benefits booklet.

If my claim is approved, when do my payments start?

Your disability benefit payment will be paid from the day following the completion of the elimination period. The elimination period is outlined in your employee benefits booklet.

What is not covered?

We will not pay benefits if

- You are not considered totally disabled
- You are not receiving or following appropriate treatment
- You do any work for wage or profit except where Sun Life has approved it in advance
- You are not participating in a Sun Life-approved rehabilitation program
- You are on a leave of absence, strike or lay-off, except where Sun Life specifically agreed to the continuation of coverage or may be required to by law
- You are absent from Canada due to any reason, except where Sun Life specifically agreed to the continuation of coverage or as required by law
- You are serving a prison sentence or are confined in a similar institution

We will not pay benefits for total disability resulting from:

- the hostile action of any armed forces, insurrection or participation in a riot or civil commotion
- intentionally self-inflicted injuries
- participation in a criminal offence

What is the pre-existing condition exclusion?

We do not pay benefits if you become totally disabled within 12 months after your coverage begins and your disability results directly or indirectly from a condition which existed on or before the date your coverage began. However, this limitation will not apply to you if you have been covered for Long-Term Disability with your employer for at least 13 weeks during which:

- you have been actively working continuously (up to 3 days of absence does not count), and
- you have not been treated for the condition by a doctor or any medical personnel under the direction of a doctor.

If your coverage ends but you are covered again under this plan, we will use the latest date your coverage began when applying the above limitation.

Please consult your employee benefits booklet for the specific details of your plan. You can find your booklet on www.mysunlife.ca

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