

Employer-paid Life and Accidental Death & Dismemberment (AD&D) insurance

For all eligible employees of City of Ripon, policy # 246329

All Other Eligible Employees, excluding City Managers & Directors

Protect the life you love by securing it for the people most important to you.

Coverage amounts

For you	For your spouse	For your child(ren)
\$25,000 with no medical questions asked. ¹	\$5,000 with no medical questions asked. ¹	\$1,000 benefit amount.
Benefits are reduced to 65% at age 65 and to 50% at age 70.		A full benefit is payable for a dependent child from 14 days to 26 years old.
Coverage is discontinued at termination of employment or retirement.		
<ul style="list-style-type: none"> Dependent Life coverage is contributory, meaning that you are responsible for paying all or a portion of the cost. The policy includes an equal amount of AD&D insurance, which provides a benefit if you suffer a covered accidental injury or die from a covered accident. 		

More about Sun Life's Life and AD&D insurance

Take comfort in knowing that Life and AD&D insurance can provide the people you love with financial support when you can't be there—and they need it most.

- Apply to take your coverage with you if you retire or change employers.²
- Apply to receive a portion of your death benefit to help cover medical and living expenses if you become terminally ill.
- Get medical, dental, or legal assistance if an emergency occurs when you or a family member are traveling 100 or more miles from home, with Emergency Travel Assistance.³
- 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, with Identity Theft Protection.³

How Life and AD&D insurance can help

Life and AD&D insurance may provide additional financial support by:

- covering household expenses,
- relieving debt (e.g., mortgage or student loans) you might leave behind,
- allowing your family members to hire someone if they need help when you are gone,
- leaving an inheritance for your loved ones or even for an organization you are passionate about, and

- assisting your family with the cost of your funeral or medical bills.

Limitations and exclusions

If the employee's cause of death is suicide:^{*}

- No amount of Dependent Life insurance is payable if the suicide occurs within 24 months after the employee's insurance is effective.

No AD&D benefit will be paid for a loss which is due to or results from:^{*}

- suicide while sane or insane
- 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 employee'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
- the employee's operation of any motorized vehicle while intoxicated.
 - Intoxicated means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction where the accident occurred.
 - For the purposes of this exclusion, "Motorized Vehicle" includes, but is not limited to, automobiles, motorcycles, boats, and snowmobiles.

^{*}Subject to state law variations.

- If the amount you apply for exceeds the Guaranteed Issue amount or if you decline coverage during your initial eligibility period and want to elect 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.
- Subject to policy terms, conversion is available when coverage terminates or reduces or when an employee retires, and portability is available when employment terminates. Coverage is subject to state variations. If portability is not available in your state, continuation may be available. Refer to your Certificate for specific conditions.
- 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.

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.

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, 07P-LH-PT/07C-LH-PT, 01P-ADD-PT/01C-ADD-PT, 12-GP-01, 13-ADD-C-01, 12-GPPort-P-01, and 13-ADDP-Port-C-01. 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, 12-GPPort-01, 13-LFPort-C-01, and 13-ADDP-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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