CHEIBA Trust Fort Lewis College

Sun Life

If you're reading this, it must be enrollment time. But don't sweat it, because we've got you covered. We'll provide you with the right information to get the coverage that's best for you and your family. Some of our offerings might be new to you. Take some time to read through this booklet, so that you feel confident about your choices. And keep in mind that any benefits you choose are easily paid for through payroll deduction.

Voluntary Life insurance

CHEIBA Trust | All Eligible Employees | 935915

Protect your family

The people you love and support could face financial challenges if you were no longer around. Life insurance provides your loved ones with money they can use for household expenses, tuition, mortgage payments and more.

How it works

Your employer is offering you and your coworkers this coverage as a group, at a group rate. You are responsible for paying all or a portion of the cost. Choose the benefit that best meets your needs and your budget.

Benefits

For you

You can choose from \$10,000 to \$500,000 — in increments of \$10,000, not to exceed 5 times your basic annual earnings—with no medical questions asked up to the Guaranteed Issue amount of \$200,000.

The benefit amount is reduced to 50% at age 70 and to 35% at age 75.

Your coverage ends at termination of employment or retirement.

For your spouse

If you elect coverage for yourself, you can choose from \$10,000 to \$300,000— in increments of \$10,000— with no medical questions asked up to the Guaranteed Issue amount of \$30,000.

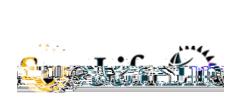
(The amount you select for your spouse cannot exceed 100

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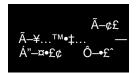




Covered accidental injuries

You may receive up to 100% of your AD&D coverage amount for losses resulting from one accident, such as paralysis, speech or hearing loss, or thumb and index finger loss. If a

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Long Term Disability Insurance

CHEIBA Tru\$tAll Eligible Employe \$35915

Protect your paycheckfor the long-term

An accident or illness can put your life on hold. It may even mean you can't work. How do you pay your bills? Long-term disability replaces part of your income if you can't work due to a covered disability. You can use this money to help you pay everyday expe nses, like your mortgage or rent, utilities, childcare and groceries.

How it works

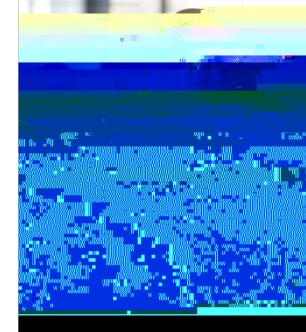
Your employer is offering you and your coworkers this coverage as a group, at a group rate. You are responsible for paying a portion or all of the cost.

Benefits

Monthly

benefit after your claim is approved	basis. It will cover 66.67% of your Total Monthly Earnings, up to \$7,000 each month.
When benefits begin	Benefits begin as soon as 90 days
Benefits may be paid for	Until you reach the Social Security Normal Retirement Age—as long as you are still unable to work due to a covered disability.
Additional plan	You're covered for disabilities resulting from injury or sickness 24 hours a day, seven days a week.
information	You may receive additional benefits if your covered disability beabiur c2.88 269.519 82.98 re W n BT 269.519 82.9

You will receive a check for your benefits on a monthly



Additional considerations

Long term disability FAQs

What if I have a preexisting condition?

If you submit a claim within 12 months of your insurance taking effect, or 12 months following any increase in your amount of insurance, we will not pay any benefit for any pre-existing condition. A pre-existing condition includes anything you have sought treatment for in the 3 months prior to your insurance becoming

Rate Sheet

Accident Insurance CHEIBA Trust | All Eligible Employees | 935915 p you9 () i sic sig 29 ii) Ecres 9 fixi 24 (1) ii) (1) 12 (1

Benefit schedule

Once your coverage goes into effect, you can file a claim for covered accidents that occur after your insurance's effective date. Unless otherwise specified, benefits are payable only once for each Covered Accident as applicable. The full list of benefits is listed here. Choose the plan that best meet your needs and your budget.

Additional Injuries

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Critical Illness FAQs

How do I file a claim?

If you have a diagnosis after the effective date of coverage, you may file a claim with us. We will ask for information from you and your doctor about your medical condition. You can download forms from our website. Please complete and sign all forms. Missing information or signatures can delay your claim.

Can I receive benefits for more than one critical illness?

Yes; however, there must be at least Oconsecutive months between the diagnosis dates. You can only claim benefits once for each covered condition unles s a recurrence benefit is payable (see Additional Plan) H D W X U H V

What if I have a preexisting condition?

If you submit a claim within Omonths of your insurance taking effect, or Omonths following any increase in your amount of insurance, we will not pay any benefit for any pre-existing condition. A pre-existing condition includes

anything you have sought or received treatment for in the Omonths prior to your insurance becoming effective. Treatment can include consultation, advice, care, services or a prescription for drugs or medicine.

Is my benefit taxable

If you pay for your coverage all post-tax, your benefit will not be taxable income or tax reported by us to the IRS. If youpay for your coverage all pre-tax, if you pay for part of your coverage post- tax and your employer pays for the rest, or if your employer pays the entire premium, e

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Hospital Indemnity Insurance

HELPS PROTECT YOUR FINANCES.

When you, your spouse or child are facing a hospital stay, you can receive a benefit to help pay unexpected expenses not covered by your plan.

HELPS COVER RELATED EXPENSES.

While health plans may cover direct costs associated with an illness or injury, you can use your hospital indemnity benefits to help cover related expenses like lost income, child care, deductibles and copays.

PAYS CASH BENEFITS DIRECTLY TO YOU.

Hospital Indemnity insurance payments can be used however you want, and it pays in addition to any other coverage you may already have. Benefits are payable directly to you.

You can purchase this coverage for you and your family. Child coverage is available to age 26.

BENEFITS

Benefits are payable for hospital stays due to:

- Sickness
- Accidents*
- Routine pregnancy
- Complications of pregnancy
- Newborn complications
- Mental and nervous disorders
- Substance abuse

Additional reasons to sign up:

- No medical questions to answer guaranteed issue coverage
- Benefits add up many of your benefits can all be payable on the same day

^{*} Confinements due to an accident must be within 365 days of the accident.

What's covered

This plan provides benefits due to hospital stays for covered accidents or sickness. Once your Hospital Indemnity coverage goes into effect, you can file a claim for covered hospital stays occurring after your plan's effective date.

The benefits shown in the schedule are payable for each person covered by the plan unless otherwise stated.

BENEFIT SCHEDULE

FIRST DAY BENEFITS Payable per benefit year	CHOICE 1
First day hospital confinement — This benefit pays the first day you stay in a regular hospital bed.	\$1,000 per day 1 day
CONFINEMENT BENEFITS Payable per benefit year	CHOICE 1
Hospital confinement — This benefit pays for a hospital stay in a standard room. Payable with: • First day hospital confinement benefit	\$100 per day Up to 30 days
Intensive Care Unit (ICU) confinement — This benefit pays for a hospital ICU stay. Payable with: • First day hospital confinement benefit • Hospital confinement benefit	\$100 per day Up to 10 days
ADDITIONAL AND ENHANCED BENEFITS Payable per benefit year	CHOICE 1
Extended hospitalization benefit — This additional benefit pays after 10 total days in a row of confinement beginning with your first day in: • a regular hospital room • the ICU	\$100 per day
Wellness screening benefit – This benefit pays for a covered wellness test or exam even without a hospital stay.	\$50 per day 1 day per insured per benefit year

Frequently asked questions

What benefits will I receive for my newborn child?

If your newborn has to stay in the Neonatal Intensive Care unit (NICU), benefits are payable. Hospital stays for routine newborn care are not covered.

How do I file a Hospital Indemnity claim?

If you are confined to the hospital after the effective date of coverage, you can file a claim with us by downloading forms from our website. You will need to provide information about your hospital stay.

Please read the Important information section of this document.

Helpful definitions

Benefit year means a calendar year beginning on January 1 of any year and ending on December 31 of that year.

Confinement means resident inpatient stay in a hospital for at least 20 continuous hours. There must be a charge for room and board unless it is a Veteran's Administration Hospital or other federal government operated hospital.

Hours spent in an observation unit are not eligible for the First day hospital confinement benefit. An observation unit stay of 20 hours or more will be covered under the Hospital confinement benefit.

Confinement does not include the period of time in a hospital emergency room, observation room, a freestanding surgical facility or an outpatient facility.

Covered Accident means an accident that the policy or applicable riders or endorsements attached to it does not exclude.

Covered Sickness means a sickness that the policy or applicable riders or endorsements attached to it does not exclude.

Hospital means a licensed facility that provides inpatient medical care and treatment to sick and injured persons with 24-hour nursing service under the supervision of a physician. Hospital does not include a rest home; a skilled nursing facility; an extended care facility; a place of convalescence; a rehabilitation unit; a hospice facility; a place providing custodial care; a mental and nervous disorder facility or a substance abuse facility.

Intensive Care Unit (ICU) means a specifically designated part of a hospital that provides the highest level of medical care. It is restricted to patients who are critically ill or injured and who require intensive comprehensive observation and care, including a neonatal intensive care unit specializing in the care of ill or premature newborn infants. The ICU must be under continuous observation by a specially trained nursing staff assigned exclusively to the intensive care unit on a 24-hour basis and have an assigned physician on a full-time basis. An ICU is not a progressive care unit; an intermediate care unit; a private monitored room; sub-acute intensive care unit or an observation unit.

Inpatient or Inpatient Treatment means receiving treatment as a resident patient using, and being charged for, the room and board facilities of a hospital. The requirement that you be charged does not apply to confinement in a Veteran's Administration Hospital or other federal government operated hospital.

Observation Unit means a specified area within a hospital, apart from the Emergency Room, where a patient can be monitored by a physician and which is under the direct supervision of a physician or registered nurse; is staffed by nurses assigned specifically to that unit; and provides care seven days per week, 24 hours per day.

An observation unit stay lasting 20 hours or more is treated as a Hospital confinement.

Rehabilitation Unit means a distinct unit within a hospital that provides rehabilitation care services on an inpatient basis. Rehabilitation care services consist of multidisciplinary physical restorative services to achieve the highest possible functional ability for disability due to sickness or injury. Services are provided by or under the supervision of a trained and experienced rehabilitation physician. A rehabilitation unit is not a freestanding rehabilitative facility; a nursing home; an extended care facility; a skilled nursing facility; a rest home or home for the aged; a hospice facility; a facility for the treatment of alcoholism or drug addiction or an assisted living facility.

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medical insurance.

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