

**CHEIBA Trust
Fort Lewis College**



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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 | <p>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.</p> <p>The benefit amount is reduced to 50% at age 70 and to 35% at age 75.</p> <p>Your coverage ends at termination of employment or retirement.</p> |
| For your spouse | <p>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.</p> <p>(The amount you select for your spouse cannot exceed 100</p> |

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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 Trust All Eligible Employees \$35915

Protect your paycheck for 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 expenses, 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

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|--|---|
| Monthly benefit after your claim is approved | You will receive a check for your benefits on a monthly 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 information

You're covered for disabilities resulting from injury or sickness 24 hours a day, seven days a week.

You may receive additional benefits if your covered disability beabiur c2.88 269.519 82.98 re W n BT 269.519 82.98

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

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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.

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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 12 consecutive months between the diagnosis dates. You can only claim benefits once for each covered condition unless a recurrence benefit is payable (see Additional Plan Information).

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 or received treatment for in the 12 months 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 you pay 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, the benefit will be taxable.

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Hospital Indemnity Insurance

▶ HELPS PROTECT YOUR FINANCES.

▶ HELPS COVER RELATED EXPENSES.

▶ PAYS CASH BENEFITS 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: | <ul style="list-style-type: none">••••••• |
| Additional reasons to sign up: | <ul style="list-style-type: none">•• |

What's covered

BENEFIT SCHEDULE

| | |
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| 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

Confinement

First day hospital confinement

Covered Accident

Covered Sickness

Hospital

Intensive Care Unit (ICU)

Inpatient or Inpatient Treatment

Observation Unit

Rehabilitation Unit

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The following coverage(s) do not constitute comprehensive health insurance (often referred to as "major medical coverage"). They do NOT provide basic hospital, basic medical, or major medical insurance.

Hospital Indemnity

Free legal advice

What is Eideceflabili?

The Eideceflabili (EOI) is a service provided by Sun Life of Canada to assist policyholders in understanding their policy and the benefits available. It is a free service provided by Sun Life of Canada. We will be able to help you understand your policy and the benefits available to you.

What is the EOI application?

The EOI application is a form that you need to complete to request the EOI service. It is available in English and French. You can find the application form on our website or by contacting your agent. The application form is available in English and French. You can find the application form on our website or by contacting your agent.

When should I use the EOI application?

You should use the EOI application when you have any questions about your policy or the benefits available to you. It is a free service provided by Sun Life of Canada. You should use the EOI application when you have any questions about your policy or the benefits available to you. It is a free service provided by Sun Life of Canada.

What is the purpose of the EOI application?

The purpose of the EOI application is to provide you with free legal advice regarding your policy and the benefits available to you.

Should I use the EOI application?

You should use the EOI application if you have any questions about your policy or the benefits available to you.

You will be able to understand your policy and the benefits available to you.

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