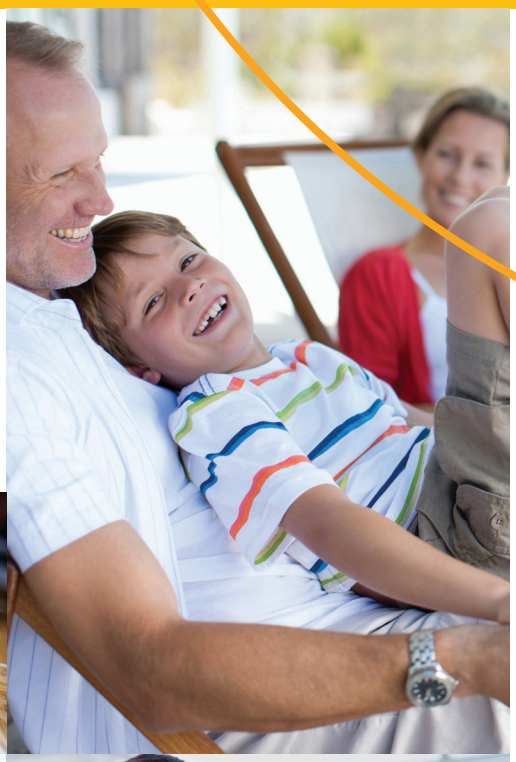
CITY OF MILWAUKEE
LONG-TERM DISABILITY (LTD)
BENEFIT HIGHLIGHTS

Discover new ways to protect what you love



Sun Life

Life's brighter under the sun

Find your benefits here.

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CITY OF MILWAUKEE

All General City and HACM employees, excluding sworn Fire and Police.

LONG-TERM DISABILITY BENEFITS

This booklet contains information about Long-Term Disability insurance.

We are pleased to offer you coverage made available through Sun Life as part of your City of Milwaukee employee benefits program. With LTD benefits from Sun Life, you can stay confident knowing that no matter what unexpected events lay ahead, you have made a plan to help protect your future and your finances.

Please take the time to review the benefits, your choices, and how much the LTD buy-up options cost, and select the option that best fits your needs.

If you have questions about the benefits being offered to you, please reach out to Sun Life at 1-800-SUN-LIFE (247-6875) or the Department of Employee Relations/(DER) Benefits Division at 414-286-3184. HACM employees should call 414-286-5886.

GET TO KNOW SUN LIFE

The coverage offered to you is made available through Sun Life. We are a leading provider of employee benefits in the U.S., and our mission is to help people protect what they love about their lives. You can count on our financial strength and strong global presence. Founded in 1865, Sun Life has operations in 26 countries and serves millions of people around the world.

About Long-Term Disability Insurance

Sun Life

CONDITIONS THAT COULD LEAD TO A LONG-TERM DISABILITY CLAIM INCLUDE:

- Surgery
- Injury
- Illness
- Accident

HELPS YOU KEEP YOUR LIFE ON TRACK.

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.

After a claim is approved, benefits will continue for the policy's benefit period or until an employee is no longer disabled (whichever comes first) and helps provide financial security when it is needed most.

All eligible City of Milwaukee and HACM employees (excluding sworn Fire and Police) who have been on the payroll for 6 months (excluding any leave of absence) are enrolled in the basic benefit beginning on the first of the month following the 6 month waiting period.

The Long Term Disability Insurance Program features two parts:	
Basic Benefit	Provided by the City at no cost to eligible City of Milwaukee and HACM employees. This plan has a 180 calendar day benefit waiting period.
Buy-Up Plan (to shorten the benefit waiting period)	Eligible general city and HACM employees can enroll in a 60, 90 or 120 calendar day benefit waiting period. There is an additional cost to employees, which will be deducted from their paycheck.

WHETHER YOU CHOOSE TO STAY WITH THE BASIC BENEFIT OR PAY THE ADDITIONAL COST FOR THE BUY-UP PLAN CAN VARY DEPENDING ON YOUR CIRCUMSTANCES.

Summary of benefits

BENEFITS	
Filing a claim	You can file a paper claim with Sun Life via fax or mail, or you can submit your claim online. Please see the Frequently Asked Questions section on page 4 for more information.
When benefits begin (after the benefit waiting period)	Benefits begin as soon as 180 days (provided by the City of Milwaukee your employer) Or choose the benefit that best meets your needs. You are responsible for paying for the cost of this additional coverage: Choice A: Benefits begin as soon as 120 calendar days. Choice B: Benefits begin as soon as 90 calendar days. Choice C: Benefits begin as soon as 60 calendar days.
Monthly benefit after your claim is approved	You will receive a check for your benefits on a monthly basis. It will cover 60% of your Total Monthly Earnings, up to $5,000 each month.
Benefits may be paid for (assuming you remain totally disabled)	If your covered disability occurs before age 60, benefits will be paid to age 65. If it occurs between ages 60 and 64, benefits will be paid for up to 5 years. If it occurs between ages 65 and 68, benefits will be paid up to age 70. If it occurs after age 68, benefits will be paid for up to one year.
Waiver of Premium	You will not be required to pay premium during any time of approved total or partial disability
Survivor Benefit	A survivor benefit may be paid to your beneficiary if you should die while receiving qualifying disability payments
Assisted Living Benefit	If you are disabled and have a loss of two or more Activities of Daily Living, you will receive an additional benefit of 10% to a maximum of $5,000
Cost of Living Adjustment	Your benefit will increase by 2% after you have been receiving a benefit for 12 months
Child Care Benefit	If you have a qualified disability and incur family expenses, you would receive 50% of the actual monthly daycare charges, or $750, whichever is less, payable for up to 24 months.
Additional plan information	You're covered for disability resulting from injury or sickness 24 hours a day, seven days a week. You may receive additional benefits if your covered disability begins with a hospital stay of 14 days or more. A vocational rehabilitation counselor will work with you, when appropriate, to create a return-to-work plan that's right for you.
Sick Leave balance	Employees must exhaust their sick leave balance before they receive any long-term disability benefits.

HERE IS AN EXAMPLE OF HOW LONG-TERM DISABILITY INSURANCE CAN HELP.

Mark was enrolled in long-term disability insurance when he became a full-time employee several years ago. He could no longer work at his City job after he started having severe vision problems due to diabetes. Mark had elected a buy-up option with a 90 day benefit waiting period. If he is still disabled after 90 days and has exhausted his sick leave, he is eligible to begin collecting benefits. The policy provides a maximum benefit of 60% of pay, up to $5,000 a month, and a maximum benefit duration of five years.

If Mark's disability prevents him from working for 10 months, here are the benefits he could collect:

SAMPLE LTD BENEFIT PAYMENT	
Mark's monthly pay	$3,500
Mark's maximum monthly benefit	60%
Mark's monthly benefit	= $2,100
Mark's approved benefit duration	x 7 months
Mark's total long-term disability benefit	= $14,700

ADDITIONAL CONSIDERATIONS

If I have other income	Income from other sources may reduce your benefit amount. These may include disability benefits from social security, retirement/pensions, government plans or state disability income; other group disability plans; no-fault benefits, salary continuance or sick leave, and return-to-work earnings.
If I can work while disabled	Your plan is designed to encourage and support your return to work. If you are able to work part-time for example, you may receive part of your benefit while working.

What if I have a pre-existing 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 effective. Treatment can include consultation, advice, care, services or a prescription for drugs or medicine.

How do I file a claim after becoming disabled?

Check with the City to make sure you are eligible for benefits. To file a paper claim with Sun Life, visit www.sunlife.com/us under Client Support, select Find a Form, then Long-Term Disability. You will need an Employer Statement (XGR/1640), Employee Statement (XGR/1641) and Attending Physician's Statement (XGR/1642). The City's policy number is 923463. We will ask for information about your doctor, your income, and your condition, and may also require medical records and for your doctor to fill out a form about your condition and your expected recovery. You can submit these forms via fax or mail.

To file a claim online, visit www.sunlife.com/us, under Help with claims, click Submit a disability claim.

How do I qualify for and start receiving benefits?

You'll start receiving disability payments if you satisfy the Elimination Period (see "When benefits begin" in the table on page 2) and meet the definition of disability if you're insured when you become disabled.

If I have questions, how do I contact Sun Life?

All inquiries or follow-up questions can be directed to our Client Services team at 800-247-6875, Monday through Friday, from 8 a.m. to 8 p.m. EST.

HOW TO CALCULATE YOUR ESTIMATED MONTHLY PREMIUM

BIWEEKLY BUY-UP PREMIUM CALCULATION, CHOICE A, BENEFITS BEGIN AS SOON AS 120 CALENDAR DAYS		Example: Sample Employee
List your monthly earnings (Maximum covered payroll is $8,333)	$	$2,500
Multiply by your premium factor		0.000369
Your estimated biweekly premium*	$	$0.92

BIWEEKLY BUY-UP PREMIUM CALCULATION, CHOICE B, BENEFITS BEGIN AS SOON AS 90 CALENDAR DAYS		Example: Sample Employee
List your monthly earnings (Maximum covered payroll is $8,333)	$	$2,500
Multiply by your premium factor		0.000692
Your estimated biweekly premium*	$	$1.73

BIWEEKLY BUY-UP PREMIUM CALCULATION, CHOICE C, BENEFITS BEGIN AS SOON AS 60 CALENDAR DAYS		Example: Sample Employee
List your monthly earnings (Maximum covered payroll is $8,333)	$	$2,500
Multiply by your premium factor		0.004569
Your estimated biweekly premium*	$	$11.42

*This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

Read the important plan provisions for more information including limitations and exclusions.

The following coverage(s) do not constitute comprehensive health insurance (often referred to as "major medical coverage") and do not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act.

To become insured, all persons must be actively at work and performing their regular duties at their usual place of business on the proposed effective date or their date of coverage will be deferred until they return to active work. Refer to the Certificate for details and similar requirements for dependent coverage.

Limitations and exclusions

The below exclusions and limitations may vary by state law and regulations. This list may not be comprehensive. Please see the Certificate or ask your benefits administrator for details.

Long-Term Disability

We will not pay a benefit that is caused by, contributed to in any way or resulting from: intentionally self-inflicted injuries; committing or attempting to commit an assault, felony or other criminal act; war or an act of war; active participation in a riot, rebellion or insurrection; operation of a motorized vehicle while intoxicated. We will not pay a benefit if you do not submit proof of your loss as required by us (this covers medical examination, continuing care, death certificate, medical records, etc.); or for any Period of disability during which you are incarcerated.

This Overview is preliminary to the issuance of the Policy. Refer to your Certificate for details. Receipt of this Overview does not constitute approval of coverage under the Policy. In the event of a discrepancy between this Overview, the Certificate and the Policy, the terms of the Policy will govern. Product offerings may not be available in all states and may vary depending on state laws and regulations.

You've built a great life. Protect it.

No matter what stage of life you're in, Long-Term Disability insurance helps protect what you love about your life, giving you the freedom to focus on what matters most.

TALK TO DER BENEFITS AT 414-286-3184 TO LEARN MORE ABOUT YOUR CHOICES.

One Sun Life Executive Park • Wellesley Hills, MA 02481 • sunlife.com/us

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Serie 93P-LH, 98P-ADD, 12-GP-01 ,15-ADD-C-01, 15-GP-01, 16-DI-C-01, 12-DI-C-01, TDBPOLICY-2009 and TDI- POLICY.

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