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1. BENEFIT HIGHLIGHTS

Eligible Classes:

Eligibility Waiting Period: All Eligible Part-Time Local 153 Employees

All Other Eligible Employees

1. BENEFIT HIGHLIGHTS
EMPLOYEE BASIC LIFE INSURANCE

Classification: 1 All Eligible Part-Time Local 153 Employees

Amount of Insurance

Included in this Certificate for this Class

Contributions

1. BENEFIT HIGHLIGHTS

EMPLOYEE BASIC LIFE INSURANCE

Classification: 2 All Other Eligible Employees

Amount of Insurance

Included in this Certificate for this Class

Contributions

2. DEFINITIONS

Actively at W

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- .
- .
- .

- .
- .
- .
- .
- .
- .
- .

Sickness

Spouse

Total Disability or Totally Disabled

We, Us, Our (we, us, our)

You, Your (you, your)

3. ELIGIBILITY, EFFECTIVE DATES AND TERMINATION OF EMPLOYEE INSURANCE

When are you eligible for Employee Basic Life Insurance?

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- .

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-
-
-
-

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If your Employee Basic Life Insurance has ended, can it be reinstated?

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4. TERMINATION OF A BENEFIT PROVISION AND THE POLICY

When does a benefit provision terminate?

What is the Employee Basic Life Insurance benefit?

What is the amount of the Employee Basic Life Insurance benefit?

What happens if you die before you are approved for the Waiver of Premium Benefit?

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When does the Waiver of Premi

5. COV

PAYMENT OF BENEFITS

When are benefits payable?

6. CLAIM PROVISIONS

When will a decision on your claim be made?

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-

What if your claim is denied?

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-

7. INSURANCE CONTINUATION

Are there any conditions under which your Employer can continue your insurance?

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-
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-
-



What is the amount of portable insurance you can apply for?

When does your portable insurance start?

9. CONTINUITY OF COVERAGE

What happens if your Employer replaces other insurance with this Certificate and the Policy?

10. GENERAL PROVISIONS

AGENCY

Can the Policyholder, Empn

BENEFICIARY

How can you change your Beneficiary?

ENTIRE CONTRACT

What is the Entire Contract?

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-
-
-

Does the Policy participate in dividends?

SUN Lq

Group Term Basic Life Insurance Certificate
Annually Renewable

Non-Participating
Non-Contributory Insurance



SUMMARY PLAN DESCRIPTION

Plan Sponsor:

Plan Administrator and Named Fiduciary:

Agent for Service of Legal Process for the Plan:

Service of Legal Process for Sun Life:

Employer Identification Number (EIN):

Plan Number:

End of Plan Year:

Type of Administration:

Participants:

Plan Changes and Termination:

Contributions:

Funding:

