

Accidental Death & Dismemberment Insurance

Keep a life-changing event from changing your family's financial health.

Accidental Death & Dismemberment (AD&D) insurance provides extra financial protection if you or your covered dependents suffer from a covered accidental injury or accidental death.

- Choose a benefit amount based on your salary or a specific dollar amount, depending on your plan.
- Receive a payment if you suffer a covered accidental injury or an accidental death (see examples below). This chart shows potential benefit amounts, assuming you have \$50,000 of AD&D coverage.

Accidental injury	The plan pays	Your potential benefit
Quadriplegia	100%	\$50,000
Sight of one eye	50%	\$25,000
Speech only	50%	\$25,000
Hearing only	50%	\$25,000
Loss of limb (arm or leg)	50%	\$25,000
Loss of thumb and index finger on the same hand	25%	\$12,500

- Get up to a maximum of 100% of your AD&D coverage amount for all losses resulting from one accident.
- If a covered accident results in your death, your beneficiary will receive 100% of your AD&D coverage amount.
- Use the benefit to pay for any reason, including injury-related expenses or to help replace lost income.
- Take advantage of added features that can provide additional benefits for certain accidental injuries or accidental death.
- Your cost depends on the amount of AD&D insurance you choose and pre-determined rates. To learn your cost, refer to your benefit highlights.

Plan ahead to protect what you love if a serious accident puts at risk what matters most to you.

Talk to your benefits administrator to learn more about AD&D insurance.



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, 07-SL, 01C-LH-PT, GP-A, GC-A, 12-GP-01, 12-DI-C-01, 12-SD-C-01, 13-SD-C-01, 12-SD-R-01, 13-SD-R-01, 12-AC-C-01, 12-AC-R-01, 12-AC-R-02, 15-GP-01, 15-LF-C-01, 15-LFPort-C-01 and 15-ADD-C-01. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 13-GP-LH-01, 13-LF-C-01, 13-GPPORT-P-01, 13-LFPort-C-01, 13-ADD-C-01, 13-LTD-C-01, 13-LTD-P-01, 13-STD-C-01, 06P-NY-DBL, 07-NYSL REV 7-12, GP-A-1, and GC-A-1. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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