

Long Term Disability (Regular Employees)

50% of monthly salary

You will receive 50% of your monthly salary if you are totally disabled to a maximum of \$10,000 per month. Proof of good health is required for coverage in excess of \$8,500.

You may change your selection at each re-enrolment. If you choose to increase coverage, you will be required to complete a medical questionnaire. Increased amounts will not be in effect until approved by Sun Life.

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60% of monthly salary plus 3% Indexing

You will receive 60% of your monthly salary if you are totally disabled to a maximum of \$10,000 per month. Proof of good health is required for coverage in excess of \$8,500.

The disability benefits will be increased by 3% per year for inflation. This important feature protects the purchasing power of the disability income against inflation.

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Younger employees often elect this coverage because they could face a very long period of disability. The annual indexing and higher benefit level are also more affordable at younger ages.

70% of monthly salary plus 3% Indexing

You will receive 70% of your monthly salary if you are totally disabled to a maximum of \$10,000 per month. Proof of good health is required for coverage in excess of \$8,500.

The disability benefits will be increased by 3% per year for inflation. This important feature protects the purchasing power of the disability income against inflation.

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