

Roman Catholic Bishop of Sacramento

All Eligible St. Francis High School Employees

BENEFIT HIGHLIGHTS

Discover new ways to protect what you love



Find your benefits here.



ROMAN CATHOLIC BISHOP OF SACRAMENTO

POLICY #: 931634

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.

BENEFITS AT A GLANCE:

- ▶ **Basic and Voluntary Life insurance** to protect your family if something happens to you.
- ▶ **Long-Term Disability insurance** to protect your savings - once your claim is approved - when you can't work for an extended time.

Basic Life Insurance

Even among people who have life insurance, many don't have enough.

▶ PROTECTS YOUR LOVED ONES.

Life insurance provides your loved ones with money they can use for household expenses, tuition, mortgage payments and more.

▶ HELPS PAY YOUR FINAL EXPENSES.

Your beneficiaries may use this money to pay for your burial or cremation, and pay any outstanding medical bills.

▶ PART OF YOUR BENEFIT PACKAGE.

Your employer pays for your coverage, as an employee. You are responsible for paying all or a portion of the cost for coverage for your spouse and child(ren).

BENEFITS

For you*

\$25,000. No medical questions asked.

Benefits are reduced at age 70 and may reduce again in subsequent years as noted in your Certificate.

Dependent Coverage

\$10,000 for your spouse and **\$5,000** for your child(ren), with no medical questions asked.

Dependent coverage cannot exceed 100% of your coverage amount.

A full benefit is payable for a dependent child from birth to 26. In order to be covered, the child must depend primarily on the employee for 50% or more of their support.

***This coverage includes Accidental Death and Dismemberment insurance.**

Frequently asked questions

What is my AD&D benefit?

We will pay your beneficiaries an Accidental Death insurance amount that matches your Basic Life insurance amount, if you die from a covered accident. Additional benefits are available for accidental injuries (i.e., dismemberment) such as loss of limbs, fingers or sight. Refer to your Certificate for a full list of covered accidental injuries.

Do I need to answer any health questions to enroll?

If you contribute to the cost of your insurance, you may need to complete health questions if you don't elect coverage when it's first available to you and you want to elect at a later date, or if you want to increase coverage. To answer health questions, please fill out our Evidence of Insurability application. Health questions must be approved by Sun Life before coverage takes effect. Please see your Certificate for details.

What if my spouse and I work for the same employer?

Under the policy, if you are married to another employee, you should check with your benefits administrator to confirm whether you are eligible to enroll your spouse as a dependent and to confirm any additional considerations for enrolling dependent children (if dependent child coverage is available).

Can I take my insurance with me if I leave my employer?

Depending upon state variations and your employer's plan, you may have an option to continue group coverage when your employment terminates. Your employer can advise you about your options.

Can I access my life insurance if I become terminally ill?

You may apply to receive a portion of your life insurance to help cover medical and living expenses. This is called an "Accelerated Benefit" and there are some important things to know about it, including that it is not long-term-care insurance, it may be taxable and it may affect your eligibility for public assistance programs. It will also reduce the total amount of the life insurance payment we pay to your beneficiary(ies).

What happens if I become Totally Disabled?

If we determine that you are Totally Disabled and cannot work, your life insurance coverage may continue at no cost. You must meet certain requirements, as detailed in the Certificate.

How does my beneficiary file a death claim?

Your beneficiary(ies) and your employer will complete the appropriate claims forms and submit them to us. We will notify your beneficiaries when the decision is made and if we have any questions. If approved, beneficiaries may elect to receive a lump sum payment or to have the benefit paid into an account where the funds accumulate interest and can be withdrawn at any time. (State restrictions apply and options may vary by state.) If your AD&D claim for an accidental injury is approved, the benefit amount will be paid directly to you.

Read the *Important information* section for more details including limitations and exclusions.

Rates

Dependent - Coverage and **monthly** rate Basic Life Insurance.

Rates are effective as of July 01, 2025.

Basic Life coverage is contributory. You are responsible for paying for all or a part of the cost through payroll deduction.

See the total monthly cost of dependent coverage below and follow the example to figure out your per pay period cost.

	Rate
Dependent	\$3.000

Your Monthly Cost		# of Months		Annual cost	# of pay periods per year (12,24,26,52, etc.)	Your estimated cost per pay period*
\$ _____	x	12	=	\$ _____	/ _____ =	\$ _____

*Contact your employer to confirm the portion of the cost for which you will be responsible.

Voluntary Life Insurance

BENEFITS (You can purchase this coverage at a group rate.)

<p>For you*</p>	<p>You can choose from \$10,000 to \$500,000—in increments of \$10,000 not to exceed 10 times your Basic Annual Earnings. No medical questions asked up to the Guaranteed Issue amount of \$200,000.</p> <p>Benefits are reduced at age 70 and may reduce again in subsequent years as noted in your Certificate.</p>
<p>For your spouse</p>	<p>If you elect coverage for yourself, you can choose from \$5,000 to \$250,000—in increments of \$5,000. No medical questions asked up to the Guaranteed Issue amount of \$50,000.</p> <p>The amount you select for your spouse cannot exceed 100% of your coverage amount. Benefits may reduce as noted in your Certificate.</p>
<p>For your child(ren)</p>	<p>If you elect coverage for yourself, you can choose \$1,000 to \$10,000—in \$1,000 increments. No medical questions asked.</p> <p>The amount you select for your child(ren) cannot exceed 100% of your coverage amount. Benefits may reduce as noted in your Certificate. Child(ren) must primarily depend on the employee for 50% or more of their support.</p> <p>A full benefit is payable for a dependent child from birth to 26.</p>

**You may choose Accidental Death and Dismemberment insurance.*

▶ MORE PROTECTION FOR YOUR LOVED ONES.

The people you love and support could face financial challenges without you. Life insurance provides your loved ones with money they can use for household expenses, tuition, mortgage payments and more.

▶ HELPS YOU CLOSE ANY COVERAGE GAPS.

You may have life insurance today, either on your own or through your employer. Now is a good time to ask yourself if you need more coverage.

Frequently asked questions

What is my AD&D benefit?

If you elect AD&D coverage, we will pay your beneficiaries an Accidental Death insurance amount if you die from a covered accident. Additional benefits are available for accidental injuries (i.e., dismemberment) such as loss of limbs, fingers or sight. Refer to your Certificate for a full list of covered accidental injuries.

Do I need to answer any health questions to enroll?

Yes, if you request an amount higher than the Guaranteed Issue amount. You may need to complete health questions if you don't elect coverage when it's first available to you and you want to elect at a later date, or if you want to increase coverage. To answer health questions, please fill out our Evidence of Insurability application. Health questions must be approved by Sun Life before coverage takes effect. Please see your Certificate for details.

What if my spouse and I work for the same employer?

Under the policy, if you are married to another employee, you should check with your benefits administrator to confirm whether you are eligible to enroll your spouse as a dependent and to confirm any additional considerations for enrolling dependent children (if dependent child coverage is available).

Can I take my insurance with me if I leave my employer?

Depending upon state variations and your employer's plan, you may have an option to continue group coverage when your employment terminates. Your employer can advise you about your options.

Can I access my life insurance if I become terminally ill?

You may apply to receive a portion of your life insurance to help cover medical and living expenses. This is called an "Accelerated Benefit" and there are some important things to know about it, including that it is not long-term-care insurance, it may be taxable and it may affect your eligibility for public assistance programs. It will also reduce the total amount of the life insurance payment we pay to your beneficiary(ies).

What happens if I become Totally Disabled?

If we determine that you are Totally Disabled and cannot work, your life insurance coverage may continue at no cost. You must meet certain requirements, as detailed in the Certificate.

How does my beneficiary file a death claim?

Your beneficiary(ies) and your employer will complete the appropriate claims forms and submit them to us. We will notify your beneficiaries when the decision is made and if we have any questions. If approved, beneficiaries may elect to receive a lump sum payment or to have the benefit paid into an account where the funds accumulate interest and can be withdrawn at any time. (State restrictions apply and options may vary by state.) If your AD&D claim for an accidental injury is approved, the benefit amount will be paid directly to you.

Read the *Important information* section for more details including limitations and exclusions.

Rates

Employee - Coverage and **monthly** cost for Employee Voluntary Life.

Rates are effective as of July 1, 2025.

The chart below shows possible coverage amounts and their **monthly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Coverage amounts	Age and cost												
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	0.26	0.38	0.45	0.62	0.83	1.39	1.92	3.50	7.18	10.44	18.00	37.18	120.46
\$20,000	0.52	0.76	0.90	1.24	1.66	2.78	3.84	7.00	14.36	20.88	36.00	74.36	240.92
\$30,000	0.78	1.14	1.35	1.86	2.49	4.17	5.76	10.50	21.54	31.32	54.00	111.54	361.38
\$40,000	1.04	1.52	1.80	2.48	3.32	5.56	7.68	14.00	28.72	41.76	72.00	148.72	481.84
\$50,000	1.30	1.90	2.25	3.10	4.15	6.95	9.60	17.50	35.90	52.20	90.00	185.90	602.30
\$60,000	1.56	2.28	2.70	3.72	4.98	8.34	11.52	21.00	43.08	62.64	108.00	223.08	722.76
\$70,000	1.82	2.66	3.15	4.34	5.81	9.73	13.44	24.50	50.26	73.08	126.00	260.26	843.22
\$80,000	2.08	3.04	3.60	4.96	6.64	11.12	15.36	28.00	57.44	83.52	144.00	297.44	963.68
\$90,000	2.34	3.42	4.05	5.58	7.47	12.51	17.28	31.50	64.62	93.96	162.00	334.62	1084.14
\$100,000	2.60	3.80	4.50	6.20	8.30	13.90	19.20	35.00	71.80	104.40	180.00	371.80	1204.60
\$110,000	2.86	4.18	4.95	6.82	9.13	15.29	21.12	38.50	78.98	114.84	198.00	408.98	1325.06
\$120,000	3.12	4.56	5.40	7.44	9.96	16.68	23.04	42.00	86.16	125.28	216.00	446.16	1445.52
\$130,000	3.38	4.94	5.85	8.06	10.79	18.07	24.96	45.50	93.34	135.72	234.00	483.34	1565.98
\$140,000	3.64	5.32	6.30	8.68	11.62	19.46	26.88	49.00	100.52	146.16	252.00	520.52	1686.44
\$150,000	3.90	5.70	6.75	9.30	12.45	20.85	28.80	52.50	107.70	156.60	270.00	557.70	1806.90
\$160,000	4.16	6.08	7.20	9.92	13.28	22.24	30.72	56.00	114.88	167.04	288.00	594.88	1927.36
\$170,000	4.42	6.46	7.65	10.54	14.11	23.63	32.64	59.50	122.06	177.48	306.00	632.06	2047.82
\$180,000	4.68	6.84	8.10	11.16	14.94	25.02	34.56	63.00	129.24	187.92	324.00	669.24	2168.28
\$190,000	4.94	7.22	8.55	11.78	15.77	26.41	36.48	66.50	136.42	198.36	342.00	706.42	2288.74
\$200,000	5.20	7.60	9.00	12.40	16.60	27.80	38.40	70.00	143.60	208.80	360.00	743.60	2409.20
\$210,000	5.46	7.98	9.45	13.02	17.43	29.19	40.32	73.50	150.78	219.24	378.00	780.78	2529.66
\$220,000	5.72	8.36	9.90	13.64	18.26	30.58	42.24	77.00	157.96	229.68	396.00	817.96	2650.12
\$230,000	5.98	8.74	10.35	14.26	19.09	31.97	44.16	80.50	165.14	240.12	414.00	855.14	2770.58
\$240,000	6.24	9.12	10.80	14.88	19.92	33.36	46.08	84.00	172.32	250.56	432.00	892.32	2891.04
\$250,000	6.50	9.50	11.25	15.50	20.75	34.75	48.00	87.50	179.50	261.00	450.00	929.50	3011.50
\$260,000	6.76	9.88	11.70	16.12	21.58	36.14	49.92	91.00	186.68	271.44	468.00	966.68	3131.96
\$270,000	7.02	10.26	12.15	16.74	22.41	37.53	51.84	94.50	193.86	281.88	486.00	1003.86	3252.42
\$280,000	7.28	10.64	12.60	17.36	23.24	38.92	53.76	98.00	201.04	292.32	504.00	1041.04	3372.88
\$290,000	7.54	11.02	13.05	17.98	24.07	40.31	55.68	101.50	208.22	302.76	522.00	1078.22	3493.34
\$300,000	7.80	11.40	13.50	18.60	24.90	41.70	57.60	105.00	215.40	313.20	540.00	1115.40	3613.80
\$310,000	8.06	11.78	13.95	19.22	25.73	43.09	59.52	108.50	222.58	323.64	558.00	1152.58	3734.26
\$320,000	8.32	12.16	14.40	19.84	26.56	44.48	61.44	112.00	229.76	334.08	576.00	1189.76	3854.72
\$330,000	8.58	12.54	14.85	20.46	27.39	45.87	63.36	115.50	236.94	344.52	594.00	1226.94	3975.18
\$340,000	8.84	12.92	15.30	21.08	28.22	47.26	65.28	119.00	244.12	354.96	612.00	1264.12	4095.64
\$350,000	9.10	13.30	15.75	21.70	29.05	48.65	67.20	122.50	251.30	365.40	630.00	1301.30	4216.10
\$360,000	9.36	13.68	16.20	22.32	29.88	50.04	69.12	126.00	258.48	375.84	648.00	1338.48	4336.56
\$370,000	9.62	14.06	16.65	22.94	30.71	51.43	71.04	129.50	265.66	386.28	666.00	1375.66	4457.02
\$380,000	9.88	14.44	17.10	23.56	31.54	52.82	72.96	133.00	272.84	396.72	684.00	1412.84	4577.48
\$390,000	10.14	14.82	17.55	24.18	32.37	54.21	74.88	136.50	280.02	407.16	702.00	1450.02	4697.94
\$400,000	10.40	15.20	18.00	24.80	33.20	55.60	76.80	140.00	287.20	417.60	720.00	1487.20	4818.40
\$410,000	10.66	15.58	18.45	25.42	34.03	56.99	78.72	143.50	294.38	428.04	738.00	1524.38	4938.86
\$420,000	10.92	15.96	18.90	26.04	34.86	58.38	80.64	147.00	301.56	438.48	756.00	1561.56	5059.32
\$430,000	11.18	16.34	19.35	26.66	35.69	59.77	82.56	150.50	308.74	448.92	774.00	1598.74	5179.78
\$440,000	11.44	16.72	19.80	27.28	36.52	61.16	84.48	154.00	315.92	459.36	792.00	1635.92	5300.24
\$450,000	11.70	17.10	20.25	27.90	37.35	62.55	86.40	157.50	323.10	469.80	810.00	1673.10	5420.70
\$460,000	11.96	17.48	20.70	28.52	38.18	63.94	88.32	161.00	330.28	480.24	828.00	1710.28	5541.16
\$470,000	12.22	17.86	21.15	29.14	39.01	65.33	90.24	164.50	337.46	490.68	846.00	1747.46	5661.62
\$480,000	12.48	18.24	21.60	29.76	39.84	66.72	92.16	168.00	344.64	501.12	864.00	1784.64	5782.08
\$490,000	12.74	18.62	22.05	30.38	40.67	68.11	94.08	171.50	351.82	511.56	882.00	1821.82	5902.54
\$500,000	13.00	19.00	22.50	31.00	41.50	69.50	96.00	175.00	359.00	522.00	900.00	1859.00	6023.00

Rates

Employee - Coverage and **monthly** cost for Employee Voluntary Life and AD&D.

Rates are effective as of July 1, 2025.

The chart below shows possible coverage amounts and their **monthly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Coverage amounts	Age and cost												
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	0.46	0.58	0.65	0.82	1.03	1.59	2.12	3.70	7.38	10.64	18.20	37.38	120.66
\$20,000	0.92	1.16	1.30	1.64	2.06	3.18	4.24	7.40	14.76	21.28	36.40	74.76	241.32
\$30,000	1.38	1.74	1.95	2.46	3.09	4.77	6.36	11.10	22.14	31.92	54.60	112.14	361.98
\$40,000	1.84	2.32	2.60	3.28	4.12	6.36	8.48	14.80	29.52	42.56	72.80	149.52	482.64
\$50,000	2.30	2.90	3.25	4.10	5.15	7.95	10.60	18.50	36.90	53.20	91.00	186.90	603.30
\$60,000	2.76	3.48	3.90	4.92	6.18	9.54	12.72	22.20	44.28	63.84	109.20	224.28	723.96
\$70,000	3.22	4.06	4.55	5.74	7.21	11.13	14.84	25.90	51.66	74.48	127.40	261.66	844.62
\$80,000	3.68	4.64	5.20	6.56	8.24	12.72	16.96	29.60	59.04	85.12	145.60	299.04	965.28
\$90,000	4.14	5.22	5.85	7.38	9.27	14.31	19.08	33.30	66.42	95.76	163.80	336.42	1085.94
\$100,000	4.60	5.80	6.50	8.20	10.30	15.90	21.20	37.00	73.80	106.40	182.00	373.80	1206.60
\$110,000	5.06	6.38	7.15	9.02	11.33	17.49	23.32	40.70	81.18	117.04	200.20	411.18	1327.26
\$120,000	5.52	6.96	7.80	9.84	12.36	19.08	25.44	44.40	88.56	127.68	218.40	448.56	1447.92
\$130,000	5.98	7.54	8.45	10.66	13.39	20.67	27.56	48.10	95.94	138.32	236.60	485.94	1568.58
\$140,000	6.44	8.12	9.10	11.48	14.42	22.26	29.68	51.80	103.32	148.96	254.80	523.32	1689.24
\$150,000	6.90	8.70	9.75	12.30	15.45	23.85	31.80	55.50	110.70	159.60	273.00	560.70	1809.90
\$160,000	7.36	9.28	10.40	13.12	16.48	25.44	33.92	59.20	118.08	170.24	291.20	598.08	1930.56
\$170,000	7.82	9.86	11.05	13.94	17.51	27.03	36.04	62.90	125.46	180.88	309.40	635.46	2051.22
\$180,000	8.28	10.44	11.70	14.76	18.54	28.62	38.16	66.60	132.84	191.52	327.60	672.84	2171.88
\$190,000	8.74	11.02	12.35	15.58	19.57	30.21	40.28	70.30	140.22	202.16	345.80	710.22	2292.54
\$200,000	9.20	11.60	13.00	16.40	20.60	31.80	42.40	74.00	147.60	212.80	364.00	747.60	2413.20
\$210,000	9.66	12.18	13.65	17.22	21.63	33.39	44.52	77.70	154.98	223.44	382.20	784.98	2533.86
\$220,000	10.12	12.76	14.30	18.04	22.66	34.98	46.64	81.40	162.36	234.08	400.40	822.36	2654.52
\$230,000	10.58	13.34	14.95	18.86	23.69	36.57	48.76	85.10	169.74	244.72	418.60	859.74	2775.18
\$240,000	11.04	13.92	15.60	19.68	24.72	38.16	50.88	88.80	177.12	255.36	436.80	897.12	2895.84
\$250,000	11.50	14.50	16.25	20.50	25.75	39.75	53.00	92.50	184.50	266.00	455.00	934.50	3016.50
\$260,000	11.96	15.08	16.90	21.32	26.78	41.34	55.12	96.20	191.88	276.64	473.20	971.88	3137.16
\$270,000	12.42	15.66	17.55	22.14	27.81	42.93	57.24	99.90	199.26	287.28	491.40	1009.26	3257.82
\$280,000	12.88	16.24	18.20	22.96	28.84	44.52	59.36	103.60	206.64	297.92	509.60	1046.64	3378.48
\$290,000	13.34	16.82	18.85	23.78	29.87	46.11	61.48	107.30	214.02	308.56	527.80	1084.02	3499.14
\$300,000	13.80	17.40	19.50	24.60	30.90	47.70	63.60	111.00	221.40	319.20	546.00	1121.40	3619.80
\$310,000	14.26	17.98	20.15	25.42	31.93	49.29	65.72	114.70	228.78	329.84	564.20	1158.78	3740.46
\$320,000	14.72	18.56	20.80	26.24	32.96	50.88	67.84	118.40	236.16	340.48	582.40	1196.16	3861.12
\$330,000	15.18	19.14	21.45	27.06	33.99	52.47	69.96	122.10	243.54	351.12	600.60	1233.54	3981.78
\$340,000	15.64	19.72	22.10	27.88	35.02	54.06	72.08	125.80	250.92	361.76	618.80	1270.92	4102.44
\$350,000	16.10	20.30	22.75	28.70	36.05	55.65	74.20	129.50	258.30	372.40	637.00	1308.30	4223.10
\$360,000	16.56	20.88	23.40	29.52	37.08	57.24	76.32	133.20	265.68	383.04	655.20	1345.68	4343.76
\$370,000	17.02	21.46	24.05	30.34	38.11	58.83	78.44	136.90	273.06	393.68	673.40	1383.06	4464.42
\$380,000	17.48	22.04	24.70	31.16	39.14	60.42	80.56	140.60	280.44	404.32	691.60	1420.44	4585.08
\$390,000	17.94	22.62	25.35	31.98	40.17	62.01	82.68	144.30	287.82	414.96	709.80	1457.82	4705.74
\$400,000	18.40	23.20	26.00	32.80	41.20	63.60	84.80	148.00	295.20	425.60	728.00	1495.20	4826.40
\$410,000	18.86	23.78	26.65	33.62	42.23	65.19	86.92	151.70	302.58	436.24	746.20	1532.58	4947.06
\$420,000	19.32	24.36	27.30	34.44	43.26	66.78	89.04	155.40	309.96	446.88	764.40	1569.96	5067.72
\$430,000	19.78	24.94	27.95	35.26	44.29	68.37	91.16	159.10	317.34	457.52	782.60	1607.34	5188.38
\$440,000	20.24	25.52	28.60	36.08	45.32	69.96	93.28	162.80	324.72	468.16	800.80	1644.72	5309.04
\$450,000	20.70	26.10	29.25	36.90	46.35	71.55	95.40	166.50	332.10	478.80	819.00	1682.10	5429.70
\$460,000	21.16	26.68	29.90	37.72	47.38	73.14	97.52	170.20	339.48	489.44	837.20	1719.48	5550.36
\$470,000	21.62	27.26	30.55	38.54	48.41	74.73	99.64	173.90	346.86	500.08	855.40	1756.86	5671.02
\$480,000	22.08	27.84	31.20	39.36	49.44	76.32	101.76	177.60	354.24	510.72	873.60	1794.24	5791.68
\$490,000	22.54	28.42	31.85	40.18	50.47	77.91	103.88	181.30	361.62	521.36	891.80	1831.62	5912.34
\$500,000	23.00	29.00	32.50	41.00	51.50	79.50	106.00	185.00	369.00	532.00	910.00	1869.00	6033.00

Rates

Spouse - Coverage and **monthly** cost for Spouse Voluntary Life.

Rates are effective as of July 1, 2025.

The chart below shows possible coverage amounts and their **monthly** costs.

Find your spouse's age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Spouse rates are based on the spouse's age.

Coverage amounts	Age and cost												
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	0.23	0.34	0.40	0.49	0.65	0.95	1.52	2.73	4.97	7.49	12.14	22.69	74.64
\$10,000	0.46	0.68	0.80	0.98	1.30	1.90	3.04	5.46	9.94	14.98	24.28	45.38	149.28
\$15,000	0.69	1.02	1.20	1.47	1.95	2.85	4.56	8.19	14.91	22.47	36.42	68.07	223.92
\$20,000	0.92	1.36	1.60	1.96	2.60	3.80	6.08	10.92	19.88	29.96	48.56	90.76	298.56
\$25,000	1.15	1.70	2.00	2.45	3.25	4.75	7.60	13.65	24.85	37.45	60.70	113.45	373.20
\$30,000	1.38	2.04	2.40	2.94	3.90	5.70	9.12	16.38	29.82	44.94	72.84	136.14	447.84
\$35,000	1.61	2.38	2.80	3.43	4.55	6.65	10.64	19.11	34.79	52.43	84.98	158.83	522.48
\$40,000	1.84	2.72	3.20	3.92	5.20	7.60	12.16	21.84	39.76	59.92	97.12	181.52	597.12
\$45,000	2.07	3.06	3.60	4.41	5.85	8.55	13.68	24.57	44.73	67.41	109.26	204.21	671.76
\$50,000	2.30	3.40	4.00	4.90	6.50	9.50	15.20	27.30	49.70	74.90	121.40	226.90	746.40
\$55,000	2.53	3.74	4.40	5.39	7.15	10.45	16.72	30.03	54.67	82.39	133.54	249.59	821.04
\$60,000	2.76	4.08	4.80	5.88	7.80	11.40	18.24	32.76	59.64	89.88	145.68	272.28	895.68
\$65,000	2.99	4.42	5.20	6.37	8.45	12.35	19.76	35.49	64.61	97.37	157.82	294.97	970.32
\$70,000	3.22	4.76	5.60	6.86	9.10	13.30	21.28	38.22	69.58	104.86	169.96	317.66	1044.96
\$75,000	3.45	5.10	6.00	7.35	9.75	14.25	22.80	40.95	74.55	112.35	182.10	340.35	1119.60
\$80,000	3.68	5.44	6.40	7.84	10.40	15.20	24.32	43.68	79.52	119.84	194.24	363.04	1194.24
\$85,000	3.91	5.78	6.80	8.33	11.05	16.15	25.84	46.41	84.49	127.33	206.38	385.73	1268.88
\$90,000	4.14	6.12	7.20	8.82	11.70	17.10	27.36	49.14	89.46	134.82	218.52	408.42	1343.52
\$95,000	4.37	6.46	7.60	9.31	12.35	18.05	28.88	51.87	94.43	142.31	230.66	431.11	1418.16
\$100,000	4.60	6.80	8.00	9.80	13.00	19.00	30.40	54.60	99.40	149.80	242.80	453.80	1492.80
\$105,000	4.83	7.14	8.40	10.29	13.65	19.95	31.92	57.33	104.37	157.29	254.94	476.49	1567.44
\$110,000	5.06	7.48	8.80	10.78	14.30	20.90	33.44	60.06	109.34	164.78	267.08	499.18	1642.08
\$115,000	5.29	7.82	9.20	11.27	14.95	21.85	34.96	62.79	114.31	172.27	279.22	521.87	1716.72
\$120,000	5.52	8.16	9.60	11.76	15.60	22.80	36.48	65.52	119.28	179.76	291.36	544.56	1791.36
\$125,000	5.75	8.50	10.00	12.25	16.25	23.75	38.00	68.25	124.25	187.25	303.50	567.25	1866.00
\$130,000	5.98	8.84	10.40	12.74	16.90	24.70	39.52	70.98	129.22	194.74	315.64	589.94	1940.64
\$135,000	6.21	9.18	10.80	13.23	17.55	25.65	41.04	73.71	134.19	202.23	327.78	612.63	2015.28
\$140,000	6.44	9.52	11.20	13.72	18.20	26.60	42.56	76.44	139.16	209.72	339.92	635.32	2089.92
\$145,000	6.67	9.86	11.60	14.21	18.85	27.55	44.08	79.17	144.13	217.21	352.06	658.01	2164.56
\$150,000	6.90	10.20	12.00	14.70	19.50	28.50	45.60	81.90	149.10	224.70	364.20	680.70	2239.20
\$155,000	7.13	10.54	12.40	15.19	20.15	29.45	47.12	84.63	154.07	232.19	376.34	703.39	2313.84
\$160,000	7.36	10.88	12.80	15.68	20.80	30.40	48.64	87.36	159.04	239.68	388.48	726.08	2388.48
\$165,000	7.59	11.22	13.20	16.17	21.45	31.35	50.16	90.09	164.01	247.17	400.62	748.77	2463.12
\$170,000	7.82	11.56	13.60	16.66	22.10	32.30	51.68	92.82	168.98	254.66	412.76	771.46	2537.76
\$175,000	8.05	11.90	14.00	17.15	22.75	33.25	53.20	95.55	173.95	262.15	424.90	794.15	2612.40
\$180,000	8.28	12.24	14.40	17.64	23.40	34.20	54.72	98.28	178.92	269.64	437.04	816.84	2687.04
\$185,000	8.51	12.58	14.80	18.13	24.05	35.15	56.24	101.01	183.89	277.13	449.18	839.53	2761.68
\$190,000	8.74	12.92	15.20	18.62	24.70	36.10	57.76	103.74	188.86	284.62	461.32	862.22	2836.32
\$195,000	8.97	13.26	15.60	19.11	25.35	37.05	59.28	106.47	193.83	292.11	473.46	884.91	2910.96
\$200,000	9.20	13.60	16.00	19.60	26.00	38.00	60.80	109.20	198.80	299.60	485.60	907.60	2985.60
\$205,000	9.43	13.94	16.40	20.09	26.65	38.95	62.32	111.93	203.77	307.09	497.74	930.29	3060.24
\$210,000	9.66	14.28	16.80	20.58	27.30	39.90	63.84	114.66	208.74	314.58	509.88	952.98	3134.88
\$215,000	9.89	14.62	17.20	21.07	27.95	40.85	65.36	117.39	213.71	322.07	522.02	975.67	3209.52
\$220,000	10.12	14.96	17.60	21.56	28.60	41.80	66.88	120.12	218.68	329.56	534.16	998.36	3284.16
\$225,000	10.35	15.30	18.00	22.05	29.25	42.75	68.40	122.85	223.65	337.05	546.30	1021.05	3358.80
\$230,000	10.58	15.64	18.40	22.54	29.90	43.70	69.92	125.58	228.62	344.54	558.44	1043.74	3433.44
\$235,000	10.81	15.98	18.80	23.03	30.55	44.65	71.44	128.31	233.59	352.03	570.58	1066.43	3508.08
\$240,000	11.04	16.32	19.20	23.52	31.20	45.60	72.96	131.04	238.56	359.52	582.72	1089.12	3582.72
\$245,000	11.27	16.66	19.60	24.01	31.85	46.55	74.48	133.77	243.53	367.01	594.86	1111.81	3657.36
\$250,000	11.50	17.00	20.00	24.50	32.50	47.50	76.00	136.50	248.50	374.50	607.00	1134.50	3732.00

Rates

Child - Coverage and **monthly** cost for Child Voluntary Life.

Rates are effective as of July 1, 2025.

The chart below shows possible coverage amounts and their **monthly** costs.

Coverage amounts	Cost per pay period
\$1,000	0.15
\$2,000	0.30
\$3,000	0.45
\$4,000	0.60
\$5,000	0.75
\$6,000	0.90
\$7,000	1.05
\$8,000	1.20
\$9,000	1.35
\$10,000	1.50

Long-Term Disability Insurance

COMMON CAUSES OF DISABILITY

- ✓ Musculoskeletal conditions
- ✓ Circulatory conditions
- ✓ Cancer
- ✓ Nervous system disorders
- ✓ Injuries

▶ HELPS YOU KEEP YOUR LIFE ON TRACK.

If you're unable to work because of a covered disability, Long-Term Disability insurance replaces a portion of your income. After your claim is approved, you will receive a monthly check for your benefits that helps you pay everyday expenses like your mortgage or rent, childcare and groceries.

▶ HELPS YOU RETURN TO WORK.

If you are able, Sun Life has benefits and services, including guidance from vocational rehabilitation counselors, to help you return to work.

PART OF YOUR BENEFIT PACKAGE.

This benefit is completely paid for by your employer.

BENEFITS

Monthly benefit after your claim is approved	You will receive a check for your benefits on a monthly basis. It will replace 60% of your Total Monthly Earnings, up to \$10,000 each month.
When benefits begin	Benefits begin as soon as 180 days from the date of your disability.
Benefits may be paid for	Up to your Social Security Normal Retirement Age or longer, depending on your age at disability.
Additional plan information	This plan provides a benefit for covered disabilities resulting from illness or injury that occur on or off the job.

LONG-TERM DISABILITY FAST FACTS

34.6 months
The length of the average long-term disability claim.¹

You may receive additional benefits if your covered disability begins with a hospital stay of 14 days or more.

Frequently asked questions

How do I file a Long-Term Disability claim?

If you become disabled after the effective date of coverage, check with your employer to make sure you are eligible for benefits. You can file a claim with us by downloading forms from our website. We'll ask you and your doctor to provide information about your medical condition and your expected recovery.

How do I qualify for benefits?

You'll start receiving disability payments if you satisfy the Elimination Period (see "When benefits begin" in the table) and meet the policy's definition of disability. Generally, disability is defined as your inability to perform some or all of your job duties due to your injury, illness or pregnancy and may require that you have also had a certain percentage of earnings loss due to your disability. Please see your Certificate for details.

What if I have a pre-existing condition?

If you become disabled 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.

Can I work while I'm 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.

Will income from other sources affect my benefit?

Your benefit may be reduced by Social Security benefits; disability benefits from retirement, government plans or state disability income; other group disability plans; no-fault benefits, salary continuance or sick leave; and return-to-work

earnings. For more information, contact your benefits administrator.

How is my benefit taxed?

If you or your employer pays for all or part of the cost of coverage on a pre-tax basis, all or part of your benefit amount will be Form W-2 taxable income. In these situations, FICA tax deductions may reduce the amount we will pay you.

Can I take my insurance with me if I leave my employer?

Depending upon state variations and your employer's plan, you may have an option to continue group coverage when your employment terminates. Your employer can advise you about your options.

The group disability insurance policies described in this advertisement provide disability income insurance only.

1. "Chances of disability," Council for Disability Awareness, disabilitycanhappen.org, last accessed April 2019.

Read the *Important information* section for more details including limitations and exclusions.

Important information

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.

To become insured, you must meet the eligibility requirements set forth by your employer. Your coverage effective date will be determined by the Policy and may be delayed if you are not actively at work on the date your coverage would otherwise go into effect. Similarly, dependent coverage, if offered, may be delayed if your dependents are in the hospital (except for newborns) on the date coverage would otherwise become effective. Refer to the Certificate for details.

Limitations and exclusions

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.

Life

In some states, your employer’s group policy may exclude payment for suicide that occurs within a specific time period after the insurance or increase in insurance becomes effective. Please see your Certificate for details.

Accidental Death and Dismemberment

We will not pay a benefit that is due to or results from: suicide while sane or insane; injuring oneself intentionally; 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; voluntary use of any controlled substance/illegal drugs; operation of a motorized vehicle while intoxicated; bodily or mental infirmity or disease or infection unless due to an accidental injury; riding in or driving any motor-driven vehicle in a race, stunt show, or speed test.

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. Disability benefits may be limited for certain conditions.

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.

Sun Life companies include Sun Life and Health Insurance Company (U.S.) and Sun Life Assurance Company of Canada (collectively, “Sun Life”).

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, 12-GP-01, 15-GP-01, 15-LF-C-01, 15-ADD-C-01, 16-DEN-C-01, 16-VIS-C-01, 12-DI-C-01, 16-DI-C-01, 12-AC-C-01, 16-AC-C-01, 13-SD-C-01, 16-SD-C-01, 16-CAN-C-01, 20-HI-C-01, 12-GPPort-P-01, 20-HIPORT-C-01, TDBPOLICY-2006, and TDI-POLICY.

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Evidence of Insurability



Frequently asked questions

What is Evidence of Insurability?

Your group insurance policy may require Evidence of Insurability (EOI) for you and your dependents. Evidence of Insurability is a statement, or proof, of an employee's or dependent's medical history. We use it to determine whether or not we will provide the benefit you are requesting.

What is the EOI application?

The EOI application is an application on which you and/or your dependent(s) answer "yes" or "no" to questions concerning certain medical conditions. If you answer "yes" to any question(s), you are required to provide specific details of the condition, such as pertinent dates, treatments, and names of physicians. In some cases, a paramedical examination may also be required.

When do I need to submit an EOI application?

You may need to submit an EOI application, if you:

- apply for a coverage amount above the Guaranteed Issue amount,
- declined coverage for yourself or your dependent(s) within the initial eligibility period and are now applying for coverage, or
- enroll yourself or your dependent(s) and then subsequently elect to increase coverage.

Please refer to your benefit highlights page for complete information specific to your plan.

What is the process for submitting an EOI application?

To be considered for coverage, you must complete an EOI application, either online or on paper.

Submit your medical information online

It's the quick, easy, and smart way to submit EOI. And it's completely secure and confidential.

1. Have the following information ready:

- Your group policy number, location, and the amount of coverage for yourself and any dependents who require EOI, and
- Height, weight, and recent medical history for you and any dependents.

2. Go to www.sunlife.com/account

- Under *My Benefits*, select a coverage
- On the right hand side, click on *Submit Evidence of Insurability (EOI)*, follow the instructions, review your answers, and sign your application electronically before you submit. You will receive an official acknowledgment that Sun Life has received your EOI application. If you are approved, you may receive an approval e-mail that same day.

Submit your medical information on paper

If you need a paper application, you can access a printable version at www.sunlife.com/account.

- Click *Where can I find a form?*
- From list of forms, select EOI Application

After Sun Life receives and processes your EOI application, you will receive either a final decision or pending notification. If your application is pending, you may be contacted to schedule a medical exam (at Sun Life's expense). Coverage subject to EOI will not go into effect until Sun Life approves your application in writing.

How long does the approval process take?

As soon as we have received a completed online EOI application and as soon as the coverage amount is certified by your employer, often we can issue an approval within minutes and notify you or your employer via our online system or e-mail. For paper applications and applications that require review by a member of our medical underwriting team, the process usually takes five to seven business days. This time range is contingent on you returning a complete EOI application and our ability to obtain the necessary health information.

How will I be notified if I am approved?

If you submit your EOI application online and are approved right away, you will receive an e-mail. If you submit your EOI application via fax or mail, a letter will be sent to your home notifying you of the approval.

How will I be notified if I am denied?

If you are denied the requested coverage, a letter is sent to your home. This letter outlines why you were denied and gives you instructions on how you can appeal the decision.

When does my coverage take effect?

Coverage is effective on the later of the date Sun Life approves your application in writing or the date your coverage is effective under your employer's group insurance policy, provided that you or your dependent(s) are eligible under the group policy.

About privacy and security

In accordance with Sun Life's strict privacy practices, your answers to the Health History portion of the EOI application are completely confidential. Sun Life never shows them to your employer. Also, we do not share your e-mail address or other personal information with any third parties except as permitted or required by law. The website includes state-of-the-art security; any information entered is encrypted and transmitted using Secure Sockets Layer (SSL) technology.

These instructions on how to submit an Evidence of Insurability form apply only to life and disability policies.

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, 13-SD-C-01, 12-SD-C-01, 12-SD-R-01, 13-SD-R-01, 12-AC-C-01, 12-AC-R-01, and 12-AC-R-02. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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Group Enrollment Form

Sun Life Assurance Company of Canada
 One Sun Life Executive Park
 Wellesley Hills, MA 02481

Employer use (check one): New employee Change COBRA

1. General Information

Employer Name Roman Catholic Bishop of Sacramento	Account / Policy Number 931634	Location <input type="text"/>
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2. Employee Information

Employee's Full Legal Name (First, M.I., Last) <input type="text"/>		<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth <input type="text"/>
Street Address <input type="text"/>	City <input type="text"/>	State <input type="text"/>	Zip Code <input type="text"/>
Occupation <input type="text"/>	Eligibility Class (if applicable) <input type="text"/>	Social Security Number <input type="text"/>	Phone Number <input type="text"/>
Date employed: <input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time	Date: <input type="text"/> Date: <input type="text"/>	<input type="checkbox"/> Return from layoff <input type="checkbox"/> Rehire	Date: <input type="text"/>
Current Active Employment Type <input type="text"/> # of hours <input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time	Earnings \$ <input type="text"/> <input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually <input type="checkbox"/> Other: <input type="text"/>		

3. Dependent Information

Please complete this entire section if you are selecting dependent coverage. No employee can be insured as a dependent when he/she is also insured as an employee for any benefit under the same policy.

If more space is needed, please add additional pages.

Relationship	Full legal name (First, M.I., Last)	Gender	Social Security number	Date of birth	Student Y / N
Spouse	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Children	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

4. Benefit Elections

You need to complete all sections of the enrollment form including electing or refusing insurance coverage below and sign it. This must be done either during the enrollment period or within 31 days of your eligibility date. Benefits completely paid by your employer ("non-contributory benefits") cannot be refused. Not all of the benefit options listed below will be necessarily available to you. Your employer will tell you which benefits are available and what your Maximum Guaranteed Issue amount is.

Elect	Refuse	Coverage
<input type="checkbox"/>	<input type="checkbox"/>	Dependent Basic Life \$ <input type="text"/>

4. Benefit Elections (continued)

Elect	Refuse	Coverage
<input type="checkbox"/>	<input type="checkbox"/>	Employee Voluntary Life \$ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	Employee Matching Voluntary Accidental Death & Dismemberment (AD&D)
<input type="checkbox"/>	<input type="checkbox"/>	Spouse Voluntary Life \$ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	Child Voluntary Life \$ <input type="text"/>

Employer provided benefits--Your employer pays the premiums for the following benefits if you are eligible for them. Enrollment is automatic; no election is required.

- Employee Basic Life and Accidental Death & Dismemberment (AD&D) Long-Term Disability (LTD)

5. Beneficiary Designation Information

Primary Beneficiary Designation

On the lines below, list the individual(s) who should receive proceeds in the event of your death. You may specify as many individuals as you like, but the total proceeds must equal 100%. This is your primary beneficiary. Attach additional pages if necessary. If you do not name a beneficiary or if no beneficiary is alive at the time of your death, proceeds will be payable in accordance with your Group insurance policy. Designation applies to all coverages for which a beneficiary designation is required.

Primary Beneficiary(ies)			Percent share of proceeds*
1 Name (First, M.I., Last)	Relationship to employee	Social Security number	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address	Phone number	Date of birth	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
2 Name (First, M.I., Last)	Relationship to employee	Social Security number	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address	Phone number	Date of birth	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

*Must equal 100%

Secondary Beneficiary Designation

On the lines below, list the individual(s) who should receive the proceeds ONLY IF ALL of the individuals listed above are not living at the time of your death. This is your secondary (or contingent) beneficiary. The Secondary beneficiary is not paid if a primary beneficiary is alive at the time of your death. Attach additional pages if necessary.

Secondary Beneficiary(ies)			Percent share of proceeds*
1 Name (First, M.I., Last)	Relationship to employee	Social Security number	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address	Phone number	Date of birth	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
2 Name (First, M.I., Last)	Relationship to employee	Social Security number	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address	Phone number	Date of birth	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

*Must equal 100%

6. Signature and authorization information

I understand that:

- I am requesting coverage under a Group Insurance policy offered by my employer. This coverage will end when my employment terminates, subject to any portability or continuation provisions available under the Group Insurance policy.
- My employer will deduct all or part of the premium for contributory coverage from my pay.
- If applying for coverage more than 31 days past my eligibility date, Evidence of Insurability may be required.
- For Life and Long-Term Disability insurance, Evidence of Insurability will be required for amounts over my Guarantee Issue for this enrollment.
- Increases to current Life benefits may require Evidence of Insurability.
- If I decline coverage for myself or, if applicable, for my family now and want it at a later date, I/we will have to submit an Evidence of Insurability application, if required for the elected coverage(s), to be approved by Sun Life Assurance Company of Canada (Wellesley, MA).
- Coverages include limitations, exclusions and a pre-existing conditions provision that may affect my entitlement to benefits.
- If I am not actively at work due to injury, illness, layoff or leave of absence on the date that any initial or increased coverage is scheduled to start under the plan, such coverage will not start until the date I return to work.
- When required by the coverage, if my spouse or any of my dependent children are confined due to an injury or illness, on the date that any initial or increased coverage is scheduled to start under the plan, such coverage may not start until the date they are no longer confined and are able to perform their normal activities.
- California law prohibits an HIV test from being required or used by health insurance companies as a condition of obtaining health insurance coverage.

By signing below, I am representing that the information I have provided is true and correct to the best of my knowledge and belief.

I confirm by signing below that I have minimal essential coverage (major medical coverage).

X _____
Employee Signature

Today's Date

To the Employee: Make a copy of this form for your records before submitting it to your employer.

To the Employer: This original enrollment form should remain at the employer's site. Family status, coverage, or beneficiary changes should be recorded on another copy of the Enrollment Form.

Agent, Broker, and/or Enroller information:

Agent name	<input type="text"/>
Agent / Broker name	<input type="text"/>
Enroller name	<input type="text"/>

Contact us



By mail

Sun Life
One Sun Life Executive Park
Wellesley Hills, MA 02481



www.sunlife.com/us



Customer Service **800-247-6875** M-F 8:00 a.m.-8:00 p.m., ET

**Talk to your benefits administrator
today to learn more about your
choices.**

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