

A photograph of three men of different ages walking along a beach. The man on the left is older, the middle one is middle-aged, and the one on the right is younger. They are all smiling and looking towards the right. The background shows the ocean and a cloudy sky.

Long-Term Disability Insurance

from Sun Life

What is long-term disability insurance?

A serious illness or injury can turn your life upside down for months—or even longer—and might also mean you aren't able to work. If this happens, Sun Life Financial's Long-Term Disability Insurance may give you the financial support you need to pay for housing, food, and other expenses so you can focus on getting better. In addition to providing replacement income, we're here to help you return to work and your normal routine as quickly as possible.

How does it work?

With Sun Life, you have the opportunity to buy affordable protection that may provide you with a check that pays a portion of your income once your claim is approved. This replacement income can help you stay on track with your monthly expenses when you can't work due to a covered disability.

How much do I need?

Add up your monthly expenses to determine how much replacement income you might need. Then, check your plan to see if it fits your needs.

How soon will I receive benefits?

Depending on your plan, you may be able to start receiving replacement income in as little as a few months once you have been unable to work due to a covered disability. Check your plan to see how long you have to wait to receive replacement income. Consider how long your savings will last before you would need replacement income and how other sources of income might impact your benefits.

How long will the benefits last?

You may be eligible to receive benefits up to the maximum period allowed by your plan, provided that you are still eligible to receive benefits. You may also qualify for additional benefits if your disability begins with a hospital stay of 14 days or more.

How much will it cost?

Plan costs depend on your age, weekly earnings, and other factors. Consider how your plan fits your needs and your budget.

Keep your life on track—even when it takes a turn.

Long-term disability insurance protects your income if you are sick or have an accident, so you can have peace of mind all along life's journey.

See your benefits administrator today for your plan's details. To learn more about long-term disability insurance, visit SunLifeKnowsBenefits.com.



This policy contains limitations and exclusions that may affect benefits. Please see the Certificate or ask your benefits administrator for information on Elimination Periods, Waiting Periods, and Pre-Existing Conditions limitations.

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, 12-GP-01, and 12-DI-C-01. In New York, group insurance policies are underwritten by Sun Life Insurance and Annuity Company of New York (New York, NY) under Policy Form Series 93P-LH-NY, 12-GP-01-NY, and 12-DI-C-01-NY. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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