



Group Long Term Disability Benefits

for Employees of DriveTime Automotive Group, Inc. - #237856

Disability Can Happen to Anyone.

Want to know more about your chances of becoming disabled? Sun Life is a founding member of the Council for Disability Awareness. Visit www.disabilitycanhappen.org and find out your Personal Disability Quotient.

Benefits – All Eligible Employees Electing the SSNRA Duration

- Available to all employees working in the United States who are scheduled to work at least 16 or more hours per week.
- Covers Total Disability resulting from accidents and sicknesses.
- Benefits are 60% of Total Monthly Earnings up to a maximum of \$6,000 per month.
- Benefits may begin after the Elimination Period of 90 days of absences due to a covered disability.
- Employees must meet the definition of disability as defined in the policy to be eligible for the benefits described here.
- Benefits are not payable for pre-existing conditions as defined in the policy.

Cost to you

- Long Term Disability ("LTD") coverage is contributory, meaning that you are responsible for paying for all or a portion of the cost through payroll deduction. Calculate your monthly cost by dividing your monthly covered earnings by 100 and multiplying the result by the rate \$0.57. Follow the example below to determine your monthly cost.

Example Monthly Earnings	Divided by 100	Multiplied by rate	Example cost*
\$ 3,500	/ 100 = 35	x \$0.40	\$ 14.00
Your Monthly Earnings	Divided by 100	Multiplied by rate	Your cost*
\$ []	/ 100 = []	x \$[]	\$ []

*The rate is in effect for 01/01/2015. Contact your employer to confirm the portion of the cost for which you will be responsible.

How to enroll

- Please go online to the ADP Employee Self-Service portal to complete your enrollment.

About Evidence of Insurability

- Evidence of Insurability – also called “proof of good health” – is required if:
 - you decline coverage during your initial eligibility period and then want coverage at a later date.
- All late entrants and increases require Evidence of Insurability.
- Your employer will advise you if you need to submit an Evidence of Insurability application. If so, Sun Life may arrange for you to take a medical exam (at our expense) and/or complete a questionnaire. Coverage will not go into effect until Sun Life approves the application.

For complete plan details

- This highlight flyer is intended to provide an overview of the benefits available from your employer and is not a complete description of plan provisions. Receipt of this flyer does not certify eligibility for benefits under this plan.
- Your employer will provide you with the Sun Life booklet containing complete plan details.

Limitations

Subject to state variations, limitations include but are not limited to the list below. Limitations may vary depending on your specific benefit plan. No LTD benefit will be payable for any Total or Partial Disability during any of the following periods:

- any period the employee is not under the regular and continuing care of a physician providing appropriate treatment and regular examination and testing in accordance with the disabling condition, unless the employee has reached his maximum point of recovery and is still totally or partially disabled
- any period the employee fails to submit to any medical examination or clinical assessment requested by Sun Life
- any period the employee is incarcerated

Exclusions

Subject to state variations, exclusions include but are not limited to the list below. Exclusions may vary depending on your specific benefit plan. No LTD benefit will be payable for any Total or Partial Disability that is due to:

- an intentionally self-inflicted injury,
- war, declared or undeclared, or any act of war,
- active participation in a riot, rebellion, or insurrection, or
- committing or attempting to commit an assault, felony, or other criminal act.

This overview is preliminary to the issuance of the policy and booklet certificate. It does not describe the specific benefits under the policy. This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department.

This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage") and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act.

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, and 12-AC-R-02. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Windsor, CT) 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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