

SUNLIFE BENEFITS

ALL POLICIES BELOW ARE EFFECTIVE 1 / 1 / 19

Group Name: Intergulf Corporation
Policy Number: 924148



DENTAL BENEFITS

Administered by Sunlife Financial

☎ 800-442-7742 📄 | www.sunlife.com/onlineadvantage

Intergulf Corporation will continue to offer dental coverage with Sunlife Financial (formerly Assurant). The dental is a PPO network plan.

For the PPO plan you are always free to select the dentist of your choice; however, if you choose a dentist who does not participate in the Sunlife DPPO network, your out-of-pocket expenses may be more since you will be responsible to pay any difference between the dentist's fee and Sunlife payment for approved services.

VISION BENEFITS

Administered by Sunlife Financial ☎ 800-877-7195 📄 | www.vsp.com

Please note that no vision benefit cards are mailed for VSP coverage. Please visit the VSP website or download the VSP app for an electronic copy of your card.

BASIC LIFE AND AD&D

Administered by Sunlife Financial

☎ 800-451-4531 📄 | www.sunlife.com/onlineadvantage

Intergulf Corporation pays the full cost of \$25,000 Basic Life and AD&D coverage for all eligible hourly employees and 1x Salary for salaried employees. Life insurance can protect your beneficiaries from financial difficulty in the event of your death. AD&D insurance can provide assistance if you suffer accidental dismemberment or death resulting from a covered accident.

VOLUNTARY LIFE AND AD&D

Administered by Sunlife Financial

☎ 800-451-4531 📄 | www.sunlife.com/onlineadvantage

- You are eligible to purchase additional coverage for you and your eligible dependents through Sunlife Financial. You must elect coverage for yourself in order to elect coverage for your eligible dependents.
- New hires may elect coverage for you, your spouse and child(ren) up to the Guaranteed Issue Limits with no medical examinations or health questions asked. If an amount greater than the Guaranteed Issue Limit is selected, an Evidence of Insurability (EOI) form will be required.
- Existing employees can increase their life amount by \$10,000 with no medical questions, if they have less than the \$150,000 GI Amount. Any amount over the \$150,000 GI will require medical questions.

SHORT & LONG TERM DISABILITY

Administered by Sunlife Financial

☎ 800-451-4531 📄 | www.sunlife.com/onlineadvantage

Disability coverage provides financial protection for you by paying a portion of your lost income while you are disabled. The amount you receive is based on your income before your disability began. In some cases, you can receive disability payments even if you work while you are disabled.

Conversion Privilege & Portability Option: When you terminate employment, retire or lose insurance eligibility due to a status change, you have the Conversion Privilege/Portability Option available to continue your current group term life insurance. You have 30 days immediately following loss of your coverage to apply and submit first premium payment. Subject to the terms as described in the Certificate of Coverage.