Employee Group Benefits
UNDERWRITTEN BY
SUN LIFE ASSURANCE COMPANY OF CANADA

Macalester College

The insurance policy under which this Booklet/Certificate is issued pays accelerated death benefits at your option under conditions specified in the Group Policy. The Group Policy is not a long-term care policy meeting the requirements of Sections 62A.46 to 62A.56 or Chapter 62S.

GROUP POLICY NUMBER - 201360 - 002
POLICY EFFECTIVE DATE - January 1, 2010
POLICY AMENDMENT DATE - January 1, 2010
Welcome to Sun Life Assurance Company of Canada (Sun Life). Sun Life is pleased to be your Employer’s insurance carrier for the benefits provided in the Group Policy. The description of Eligible Classes in the Benefit Highlights will help you determine what benefits apply to you.

The booklet is intended to provide a summarized explanation of the current Group Policy Benefits. However, the Group Policy is the document which forms Sun Life’s contract to provide benefits. If the terms of the booklet and the Group Policy differ, the Group Policy will govern. A complete copy of the Group Policy is in the possession of your Employer and is available for your review. In the event of any changes in benefits or Group Policy provisions, you will be provided with a new booklet or a supplement which describes any changes.

Possession of this booklet does not necessarily mean you are insured under the Group Policy. The requirements for becoming eligible for insurance and the dates your insurance begins or ceases are explained within this booklet.

This booklet uses insurance terms and phrases that are listed in the Definitions Section.

For information, call the Sun Life Group Customer Service Center toll free at 1-800-247-6875.
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EMPLOYEE ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

ELIGIBLE CLASSES

All United States Employees working in the United States scheduled to work at least 30 hours per week.

AMOUNT OF INSURANCE

You may elect an amount of insurance in increments of $10,000. The minimum amount that you may elect is $10,000 and the maximum amount that you may elect is $500,000.

Your amount of Accidental Death and Dismemberment Insurance reduces to 65% when you reach age 70, and to 50% when you reach age 75. Your Accidental Death and Dismemberment Insurance cancels at your retirement.

Your total amount of Accidental Death and Dismemberment Insurance cannot exceed 5 times your Basic Annual Earnings, rounded to the next higher $10,000, if not already a multiple of $10,000.
WAITING PERIOD

(The period of time you must be employed in an Eligible Class before you can apply for benefits)

None

CONTRIBUTIONS

The cost of your Employee Accidental Death and Dismemberment Insurance is paid for by you. This is your contributory insurance.

The following Questions and Answers will help you to better understand your benefits.

Please read them carefully and refer any questions to your Employer or call the Sun Life Group Customer Service Center toll free at 1-800-247-6875.
When am I eligible for insurance?

If you are in an Eligible Class shown in the Benefit Highlights, you are eligible on the later of:
- January 1, 2010; or
- your first day of employment.

When does my insurance start?

Your insurance starts on the later of:
- the date you apply; or
- the date you are eligible;
if you are Actively at Work on that date.

What if I am not Actively at Work on that date?

If you are not Actively at Work on the date your insurance would normally start, your insurance will not start until you are Actively at Work.

What happens if I do not want my insurance?

You need to sign a form refusing your insurance. This form is available from your Employer. However, you will not be allowed to re-enroll for at least 6 months.

When do changes in my amount of insurance occur?

If your amount of insurance increases due to a change in your incremental schedule election, your increase will take effect immediately upon the date of change, as long as you are Actively at Work on that date.

If your amount of insurance decreases due to a change in your incremental schedule election or age, the decrease will take effect immediately upon the date of change.

If you are not Actively at Work on the date an increase in your insurance would normally start, the increase in your insurance will not start until you are Actively at Work.
When does my insurance cease?

Your insurance ceases on the earliest of:
- the date the Group Policy terminates.
- the date you are no longer in an Eligible Class.
- the date your class is no longer included for insurance.
- the last day for which any required premium has been paid for your insurance.
- the date you retire.
- the date you request in writing to terminate your insurance.
- the date you enter active duty in any armed service during a time of war (declared or undeclared).
- the date your employment terminates.
- the date you cease to be Actively at Work.

Are there any conditions under which my insurance can continue?

Yes.

If you are on temporary layoff, leave of absence or vacation, your Employer may continue your insurance by paying the required premium for the length of time specified below.

Layoff - for up to 12 months  
Leave of Absence (including the Family and Medical Leave of Absence) - for up to 12 months  
Vacation - for up to 3 months

If you are absent from work due to an injury or sickness, your Employer may continue your insurance, by paying the required premium, for up to 12 months.

You may be eligible to continue your insurance pursuant to the Family and Medical Leave Act of 1993, as amended or continue coverage pursuant to a state required continuation period (if any). You should contact your Employer for more details.

You may be eligible to continue your insurance coverage pursuant to the Uniformed Services Employment and Reemployment Rights Act (USERRA). You should contact your Employer for more details.
What is the Accidental Death and Dismemberment Benefit?

If Sun Life receives written Notice and Proof of Claim that you:
- died from an accidental drowning while insured; or
- sustained an Accidental Bodily Injury while insured, which results in loss of life, sight or limb within 365 days of the date of that Accidental Bodily Injury; or
- sustained a loss of life, sight or limb within 365 days due to an accidental exposure to the elements while insured;

an Accidental Death and Dismemberment benefit may be payable to you or to your Beneficiary.

The benefit is a percentage of the amount of Accidental Death and Dismemberment Insurance in force for your class shown in the Benefit Highlights on the date of the Accidental Bodily Injury. The following is a list of percentages payable for the applicable loss.

Life .............................................................................................................................................................100%

Sight of one eye ................................................................................................................................. 50%

Sight of both eyes.......................................................................................................................................100%

One limb.......................................................................................................................................................50%

More than one limb ....................................................................................................................................100%

Speech and hearing ....................................................................................................................................100%

Speech or hearing.......................................................................................................................................50%

Thumb and index finger of the same hand ................................................................................................. 25%

Quadriplegia..............................................................................................................................................100%

Paraplegia...................................................................................................................................................75%

Hemiplegia..................................................................................................................................................50%

The maximum amount of Accidental Death and Dismemberment Benefit payable for losses resulting from any one accident is 100%.

Loss of limb means severance of the hand or foot at or above the wrist or ankle joint. Loss of sight, speech or hearing must be total and irrecoverable. Loss of thumb and index finger means severance through or above the metacarpophalangeal joints.

Quadriplegia means the total and permanent paralysis of both upper and lower limbs. Paraplegia means the total and permanent paralysis of both lower limbs. Hemiplegia means the total and permanent paralysis of upper and lower limbs on one side of the body.
What is the Business Travel Benefit?

If your loss of life occurs while traveling on business for your Employer an additional Business Travel Benefit will be payable. The Business Travel Benefit is the lesser of:
- $25,000; or
- 25% of the amount of Accidental Death Benefit payable;
reduced by any benefit payable under the Common Carrier Benefit.

Business Travel means traveling to another location to conduct the Employer’s business other than your normal workplace. Business Travel starts from the time you leave your place of residence to commence your Employer’s business until you return to your place of residence. Business Travel does not include personal deviations; nor your vacation.

Personal Deviation means an activity that is not reasonably related to your Employer’s business and not incidental to the business trip.

Your place of residence will change to the location of the Business Travel if your stay at that location exceeds 60 days.

What is the Seat Belt Benefit?

If your loss of life occurs as a result of an automobile accident and you were wearing a seat belt at the time of the accident, an additional Seat Belt Benefit is payable. This Seat Belt Benefit is 25% of the amount of Accidental Death Benefit payable or $25,000, whichever is less.

Sun Life must receive satisfactory written proof that your death resulted from an automobile accident and that you were wearing a seat belt at the time of the accident. A copy of the police report is required.

What is the Air Bag Benefit?

If your loss of life occurs as a result of an automobile accident, you were wearing a seat belt and positioned in a seat protected by a Supplemental Restraint System which inflated on impact, an additional Air Bag Benefit is payable. This Air Bag Benefit is 10% of the amount of Accidental Death Benefit payable or $5,000, whichever is less.

Sun Life must receive satisfactory written proof that your death resulted from an automobile accident and that the Supplemental Restraint System properly inflated. A copy of the police report is required.

Seat Belt means a properly installed seat belt, lap and shoulder restraint, or other restraint approved by the National Highway Traffic Safety Administration.

Supplemental Restraint System means a factory installed air bag which inflates for added protection to the head and chest areas.

Automobile means a motor vehicle licensed for use on public highways.
What is the Helmet Benefit?

If your loss of life occurs as a result of a Motorcycle accident, you were wearing a helmet, and the driver of the Motorcycle held a valid driver's license with a Motorcycle endorsement, an additional Helmet Benefit is payable. The Helmet Benefit is 50% of the amount of Accidental Death Benefit payable or $25,000, whichever is less.

Sun Life must receive satisfactory written proof that your death resulted from a Motorcycle accident and that you were wearing a Helmet at the time of the accident. A copy of the police report is required.

Helmet means a protective head covering made of a hard material to resist impact and which is approved by the American National Safety Institute (ANSI) and/or Snell.

Motorcycle means a motor vehicle licensed for use on public highways which requires a Motorcycle endorsement on a driver’s license to operate the vehicle.

What happens if I Disappear?

Sun Life will presume, subject to no objective evidence to the contrary, that you are dead and your death is a result of an Accidental Bodily Injury if:
- you disappear as a result of an accidental wrecking, sinking or disappearance of a conveyance in which you were known to be a passenger; and
- your body is not found within 365 days after the date of the conveyance’s disappearance.

What is the Surgical Reattachment Benefit?

If you have a limb severed and an Accidental Dismemberment Benefit would normally have been payable under the Group Policy, but you have the limb surgically reattached, a Surgical Reattachment Benefit will be payable. The Surgical Reattachment Benefit is 25% of the Accidental Death and Dismemberment Benefit shown in the Benefit Highlights, or $5,000, whichever is less.

What happens if the Surgical Reattachment fails?

If the surgical reattachment fails, or you have complete loss of use of the limb within 365 days of the reattachment, you will receive the balance of any Accidental Dismemberment Benefit payable for that limb if Proof of the reattachment failure or loss of use is received by Sun Life.

What is the Repatriation Benefit?

If your accidental death occurs at least 100 miles from your permanent place of residence, a Repatriation Benefit will be payable if an Accidental Death Benefit is payable. The Repatriation Benefit will reimburse the Executor or Administrator of your estate for the reasonable and customary expenses incurred for the preparation of the body and its transportation to the place of burial or cremation up to a maximum benefit of $2,000. Written Proof of the expenses incurred must be submitted to Sun Life prior to payment.
What is the Bereavement Counseling Benefit?

A Bereavement Counseling Benefit is payable for up to 12 months of an Immediate Family Member’s period of bereavement if you die and an Accidental Death Benefit is payable under the Group Policy.

Immediate Family Member means you, your spouse or your child under age 19 or age 23 if a full-time student.

What expenses are reimbursed under the Bereavement Counseling Benefit?

The Bereavement Counseling Benefit equals the Immediate Family Member’s incurred expenses for counseling reduced by any reimbursement the Immediate Family Member receives for counseling from other sources.

The Maximum Bereavement Counseling Benefit payable is $250 per Immediate Family Member, to a maximum of $1,000 per insured’s death.

Written Proof of the actual out of pocket counseling expenses incurred must be submitted to Sun Life prior to payment.

What is the Rehabilitative Training Benefit?

If you receive an Accidental Dismemberment Benefit under the Group Policy, you are eligible to receive a Rehabilitative Training Benefit.

Rehabilitative Training means any occupational training which is required due to your Accidental Bodily Injury payable under the Group Policy.

What is the amount payable for the Rehabilitative Training?

The Rehabilitative Training Benefit is the lesser of:
- $5,000; or
- 25% of the amount of Accidental Dismemberment Benefit payable; or
- your actual Expense Incurred for Rehabilitative Training reduced by any amount you receive from other sources.

Expense Incurred means your actual out-of-pocket cost for:
- the Rehabilitative Training; and
- the materials necessary for the Rehabilitative Training.

The Rehabilitative Training expenses must be incurred within 2 years following the date of the accident which caused your Accidental Bodily Injury. Sun Life must receive written proof of Expenses Incurred prior to payment of the Rehabilitative Training Benefit.

What is the Dependent Education Benefit?

If you die and an Accidental Death Benefit is payable under the Group Policy, your Dependent may be eligible for a Dependent Education Benefit.
What is the Education Benefit for my Dependent Child?

A Dependent Child is eligible for an Education Benefit if the Dependent Child enrolls as a full-time student at a post-secondary school before reaching age 23 and within 1 year after your date of death.

The annual Dependent Child’s Education Benefit is equal to the lesser of:
- 5% of your Accidental Death Benefit payable; or
- Incurred Expenses; or
- $2,500.

The Dependent Child Education Benefit is payable at the end of each semester per dependent child, for a maximum of four consecutive years per child. Proof of the child’s enrollment and Incurred Expenses are required each semester prior to payment of the benefit.

Incurred Expenses include tuition, fees, cost of books, room and board, transportation and any other costs paid directly to the school.

What is the Education Benefit for my Dependent Spouse?

A Dependent Spouse is eligible for an Education Benefit if the Dependent Spouse enrolls in any school for the purpose of retraining or developing skills needed for employment within 1 year after your date of death.

The Dependent Spouse’s Education Benefit is equal to the expenses paid directly to such school or $3,000, whichever is less. Proof of enrollment and expenses are required prior to payment of the benefit.

What are the Exclusions?

No AD&D benefit will be payable for your loss that is due to or results from:
- suicide while sane or insane, or intentionally self-inflicted injuries.
- bodily or mental infirmity or disease of any kind, or an infection unless due to an accidental cut or wound.
- your committing or attempting to commit a felony.
- your active participation in a war (declared or undeclared) or your active duty in any armed service during a time of war.
- your active participation in a riot, rebellion, or insurrection.
- injury sustained from any aviation activities, other than an Insured Person riding as a fare-paying passenger.
- your voluntary use of any narcotic, unless administered on the advice of a Physician.
- your operation of any motorized vehicle while intoxicated. Intoxicated means under the influence of alcohol as evidenced by a blood alcohol level in excess of the legal intoxication limit in the jurisdiction where the accident occurred. For the purposes of this Exclusion, "Motorized Vehicle" includes, but is not limited to, automobiles, motorcycles, boats and snowmobiles.
BENEFIT PROVISIONS

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

What happens when my Employer transfers Insurance Carriers to Sun Life?

In order to prevent losing your insurance, Sun Life will provide the following coverage.

If you are not Actively at Work on January 1, 2010 you will be insured if:

1. you were insured under the prior insurer’s group AD&D policy at the time of transfer; and
2. you are a member of an Eligible Class; and
3. premiums for you are paid up to date; and
4. you are not receiving or eligible to receive benefits under the prior insurer’s group AD&D policy.

Any AD&D benefit payable will be the lesser of:
- the AD&D benefit payable under the Group Policy; or
- the AD&D benefit payable under the prior insurer’s group AD&D policy had it remained in force.

All other provisions of Sun Life’s Group Policy will apply.
CLAIM PROVISIONS

How is a claim submitted?

To submit a claim, you or someone on your behalf must send Sun Life written Notice and Proof of Claim within the time limits specified. Your Employer has the Sun Life Notice and Proof of Claim forms.

When does written Notice of Claim have to be submitted?

for Accidental Death - written notice of claim must be given to Sun Life no later than 30 days after the date of death.

for Accidental Dismemberment - written notice of claim must be given to Sun Life no later than 12 months after the date of loss.

for all other claims - written notice of claim must be given to Sun Life no later than 12 months after your date of loss or within 12 months after the date the expense is incurred.

If notice cannot be given within the applicable time period, Sun Life must be notified as soon as it is reasonably possible.

When Sun Life has received written notice of claim, Sun Life will send the forms for proof of claim. If the forms are not received within 15 days after written notice of claim is sent, proof of claim may be sent to Sun Life without waiting to receive the proof of claim forms.

When does written Proof of Claim have to be submitted?

for Accidental Death - proof of claim must be given to Sun Life no later than 90 days after the date of death.

for Accidental Dismemberment - proof of claim must be given to Sun Life no later than 15 months after the date of loss.

for all other claims - written proof of claim must be given to Sun Life no later than 15 months after your date of loss or within 15 months after the date the expense is incurred.

If proof cannot be given within these time limits, proof must be given as soon as reasonably possible. Proof of claim may not be given later than one year after the time proof is otherwise required unless the individual is legally incompetent.

What is considered Proof of Claim?

Proof of Claim must consist of at least the following information:
- a description of the loss or expense;
- the date the loss or expense occurred; and
- the cause of the loss or expense.

(For example: a Death Claim would include at least the Death Certificate for Proof of Claim)

Proof of Claim may include, but is not limited to, police accident reports, autopsy reports, laboratory results, toxicology results, hospital records, receipted bills, proof of payment (if applicable), Physician records, psychiatric records, x-rays, narrative reports, or other diagnostic testing materials as required.

Sun Life may require as part of the Proof, authorizations to obtain medical and non-medical information.

Proof must be satisfactory to Sun Life.
CLAIM PROVISIONS

When are benefits payable?

Benefits are payable when Sun Life receives satisfactory Proof of Claim.

When will a decision on my claim be made?

Sun Life will send you a written notice of decision on your claim within a reasonable time after Sun Life receives the claim but not later than 45 days after receipt of the claim. If Sun Life cannot make a decision within 45 days after receiving your claim, Sun Life will request a 30 day extension as permitted by U.S. Department of Labor regulations. If Sun Life cannot render a decision within the extension period, Sun Life will request an additional 30 day extension. Any request for extension will specifically explain:
1. the standards on which entitlement to benefits is based;
2. the unresolved issues that prevent a decision on the claim; and
3. the additional information needed to resolve those issues.

If a period of time is extended because you failed to provide necessary information, the period for making the benefit determination is tolled from the date Sun Life sends notice of the extension to you until the date on which you respond to the request for additional information. You will have at least 45 days to provide the specified information.

What if my claim is denied?

If Sun Life denies all or any part of your claim, you will receive a written notice of denial setting forth:
1. the specific reason or reasons for the denial;
2. the specific Group Policy provisions on which the denial is based;
3. your right to receive, upon request and free of charge, copies of all documents, records, and other information relevant to your claim for benefits;
4. a description of any additional material or information needed to prove entitlement to benefits and an explanation of why such material or information is necessary;
5. a description of the appeal procedures and time limits;
6. your right to bring a civil action under ERISA, §502(a) following an adverse determination on review;
7. the identity of an internal rule, guideline, protocol or other similar criterion, if any, that was relied upon to deny the claim and a copy of the rule, guideline, protocol or criterion or a statement that a copy is available free of charge upon request; and
8. the identity of any medical or vocational experts whose advice was obtained in connection with the claim, regardless of whether the advice was relied upon to deny the claim.
CLAIM PROVISIONS

Can I request a review of a claim denial?

If all or part of your claim is denied, you may request in writing a review of the denial within 180 days after receiving notice of denial.

You may submit written comments, documents, records or other information relating to your claim for benefits, and may request free of charge copies of all documents, records, and other information relevant to your claim for benefits.

Sun Life will review the claim on receipt of the written request for review, and will notify you of Sun Life’s decision within a reasonable time but not later than 45 days after the request has been received. If an extension of time is required to process the claim, Sun Life will notify you in writing of the special circumstances requiring the extension and the date by which Sun Life expects to make a determination on review. The extension cannot exceed a period of 45 days from the end of the initial review period.

If a period of time is extended because you failed to provide information necessary to decide your claim, the period for making the decision on review is tolled from the date Sun Life sends notice of the extension to you until the date on which you respond to the request for additional information. You will have at least 45 days to provide the specified information.

What if my claim is denied on review?

If Sun Life denies all or any part of your claim on review, you will receive a written notice of denial setting forth:
1. the specific reason or reasons for the denial;
2. the specific Group Policy provisions on which the denial is based;
3. your right to receive, upon request and free of charge, copies of all documents, records, and other information relevant to your claim for benefits;
4. your right to bring a civil action under ERISA, §502(a);
5. the identity of an internal rule, guideline, protocol or other similar criterion, if any, that was relied upon to deny the claim and a copy of the rule, guideline, protocol or criterion or a statement that a copy is available free of charge upon request;
6. the following statement: “You and your plan may have other voluntary alternative dispute resolution options, such as mediation. One way to find out what may be available is to contact your local U.S. Department of Labor Office and your State Insurance regulatory agency.”; and
7. the identity of any medical or vocational experts whose advice was obtained in connection with the appeal, regardless of whether the advice was relied upon to deny the appeal.
CLAIM PROVISIONS

Who are benefits payable to?

Benefits payable upon your death are payable to your Beneficiary living at the time (other than your Employer). Unless you otherwise specify, if more than one Beneficiary survives you, all surviving Beneficiaries will share equally. If no Beneficiary is alive on the date of your death or you have not designated a Beneficiary, payment will be made to your estate.

All benefits payable during your lifetime are payable to you.

All other benefits are payable as specified in the Accidental Death and Dismemberment Benefit Section.

If a benefit is payable to your estate, if you are a minor, or you are not competent, Sun Life has the right to pay an amount of the benefit up to $5,000 to any of your relatives that Sun Life considers entitled. If Sun Life pays benefits in good faith to a relative, Sun Life will not have to pay those benefits again.

If your Beneficiary is a minor or is not competent, Sun Life has the right to pay up to $1,000 to the person or institution that appears to have assumed custody and main support for the minor, until the appointed legal representative makes a formal claim. If Sun Life pays benefits in good faith to a person or institution, Sun Life will not have to pay those benefits again.

Can I change my Beneficiary?

You can change your Beneficiary at any time, unless you have stated your choice of Beneficiary is irrevocable or you have assigned your interest to another person. Any request for change of Beneficiary must be in a written form and will take effect on the date you sign and file the change with your Employer. If Sun Life has taken any action or made payment before receiving notice of that change, your change of Beneficiary will not affect any action or payment made by Sun Life. The consent of your Beneficiary is not required to change any Beneficiary.
GENERAL PROVISIONS

How can statements made in any application for insurance be used?

All statements made in any application are considered representations and not warranties. No representation by you in applying for insurance under the Group Policy will be used to reduce or deny a claim unless a copy of your written application for insurance is or has been given to you or to your Beneficiary, if any.

What happens if an age is misstated?

If your age is not accurate:
- an equitable adjustment of premium will be made; and
- the true age will be used to determine if and in what amount insurance is valid under the Group Policy.

If the amount of benefit depends on age, the benefit will be the amount you would have been entitled to if your correct age were known.

What are Sun Life’s examination and autopsy rights?

Sun Life’s, at its own expense, has the right to have any person, whose Accidental Bodily Injury is the basis of a claim:
- examined by a Physician, other health professional or vocational expert of its choice; and/or
- interviewed by an authorized Sun Life’s representative.

This right may be used as often as reasonably required.

Sun Life has the right, in the case of death, to request an autopsy.

What are the time limits for legal proceedings?

No legal action may start:
- until 60 days after Proof of Claim has been given; nor
- more than 3 years after the time Proof of Claim is required.

Do these group benefits affect Workers’ Compensation?

The Group Policy is not in lieu of, and does not affect, any requirement for coverage by Workers’ Compensation Insurance.

Can the Policyholder act as a Sun Life agent?

For all purposes of the Group Policy, the policyholder acts on its own behalf or as your agent. Under no circumstances will the Policyholder be deemed a Sun Life agent.
DEFINITIONS

These are some of the general terms you need to know.

**Accidental Bodily Injury** means bodily harm caused solely by external, violent and accidental means which is sustained directly and independently of all other causes.

**Actively at Work** means that you perform all the regular duties of your job for a full work day scheduled by your Employer at your Employer’s normal place of business or a site where your Employer’s business requires you to travel.

You are considered Actively at Work on any day that is not your regular scheduled work day (i.e., you are on vacation or holiday) as long as you were Actively at Work on your immediately preceding scheduled work day, and you:
- are not hospital confined; or
- are not disabled due to an injury or sickness.

You are considered Actively at Work if you usually perform the regular duties of your job at your home as long as you can perform all the regular duties of your job for a full work day and could do so at your Employer's normal place of business, if required, and you:
- are not hospital confined; or
- are not disabled due to an injury or sickness.

**Eligibility Date** means the date or dates you become eligible for insurance under the Group Policy. Classes eligible for insurance are shown in the Benefit Highlights.

**Employee (You)** means a person who is employed by the Employer within the United States, scheduled to work at least the number of hours shown in the Benefit Highlights, and paid regular earnings. If you are working on a temporary assignment outside of the United States for a period of 12 months or less, you will be deemed to be working within the United States. If you are working outside of the United States for more than 12 months or other than on a temporary assignment, you will not be considered an Employee under the Group Policy unless Sun Life approves your eligibility in writing.

**Employer** means Macalester College and includes any Subsidiary or Affiliated company insured under the Group Policy.

**Physician** means an individual who is operating within the scope of his license and is either:
- licensed to practice medicine and prescribe and administer drugs or to perform surgery; or
- legally qualified as a medical practitioner and required to be recognized, under the Group Policy for insurance purposes, according to the insurance regulations of the governing jurisdiction.

The Physician cannot be you, your spouse or the parents, brothers, sisters or children of you or your spouse.

**Waiting Period** means the length of time immediately before your Eligibility Date during which you must be employed in an Eligible Class. Any period of time before the Group Policy Effective Date that you were Actively at Work for your Employer will count towards completion of your Waiting Period. The Waiting Period is shown in the Benefit Highlights.
Sun Life Assurance Company of Canada
is a member of the Sun Life Financial group of companies

www.sunlife-usa.com