

# Long term disability

## Our LTD claims promise

Managing LTD claims is complex. Every case is distinctive, and every claimant has special considerations. But with the right people, the best procedures and the most advanced technology, the LTD claims process can run smoothly for both employers and claimants.

That's our LTD Claims Promise at Sun Life Financial: the right decision the first time. Read on to learn how we keep this promise to better serve our customers and claimants.

### Expert Claims Professionals

Our Benefit Analysts have the breadth and depth of knowledge to address the many different facets of a disability. These Benefit Analysts work with teams of experts—including in-house medical and psychiatric case managers, rehabilitation counselors, nurses, physicians and CPAs—to ensure we make the right decision. These experts also work together to develop a return to work plan that involves the employee, the employer and the treating health care provider.

In our claims areas, superior service is ingrained in our culture. We return phone calls within 24 hours. We are courteous and responsive when speaking with employees and employers. We know that success comes from a trusting collaboration among the carrier, claimant, employer and health care providers, and we know how to create and maintain these successful relationships.

We understand that claims management can be a rewarding career, so we seek out the best talent in the industry and invest heavily in ongoing training and development. Our claims professionals appreciate our commitment to the art and science of claims management, so they choose to stay with a leader.

### Respectful Claims Philosophy

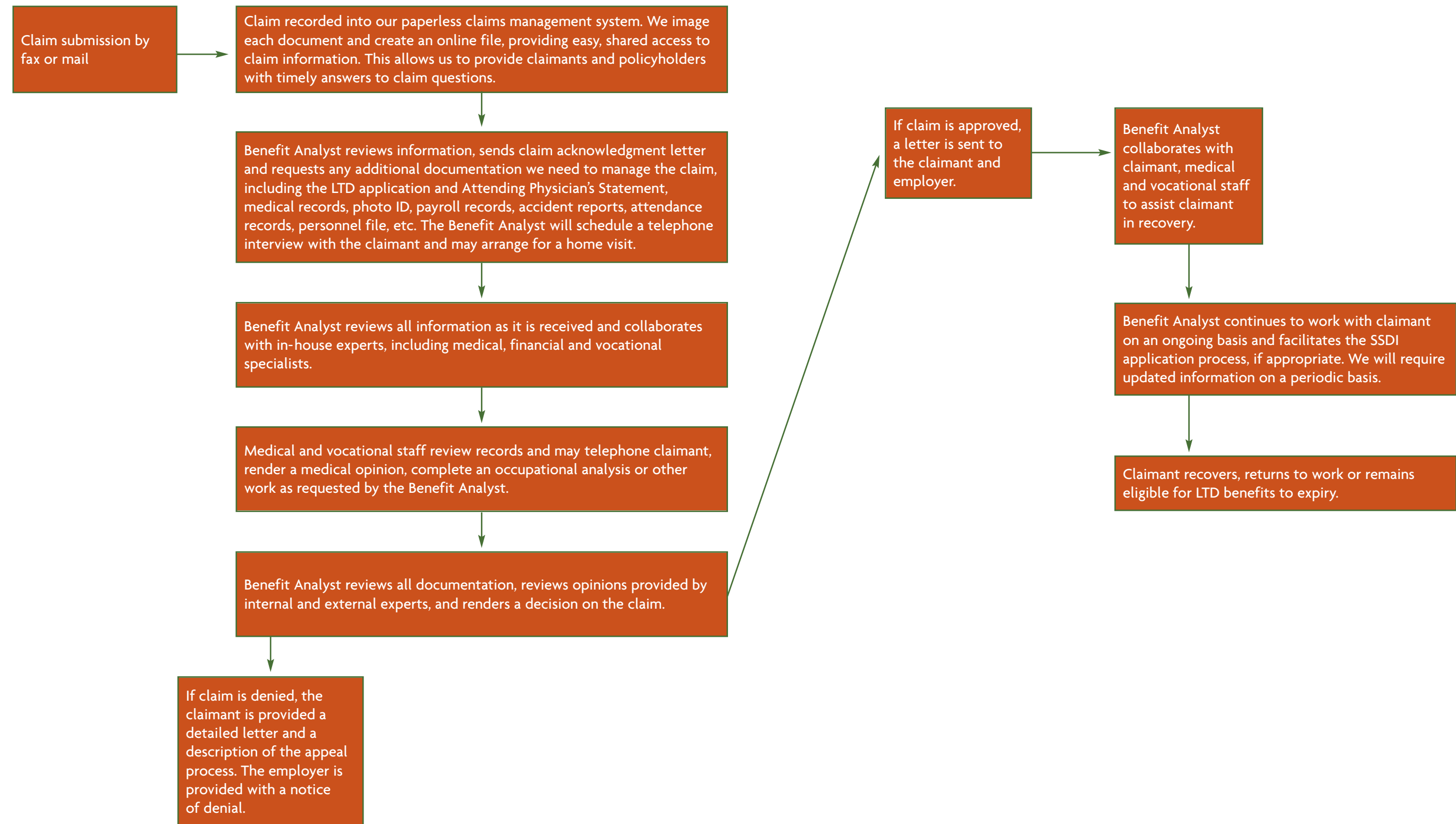
Everything we do is based upon a respectful claims philosophy. We understand that behind every claim form is a unique individual who requires our focused attention. After thinking carefully about our ideals—and the value we want to deliver to our customers—we developed the following philosophy. Throughout the entire claims process, we will:

- Treat customers with empathy and respect
- Act with integrity
- Apply the same claim review standards every time
- Make prompt payment of all eligible claims
- Provide clear and concise communication
- Focus on customer needs

This philosophy helps ensure a consistent approach every time we talk to a claimant, look at a claim file and make a claim decision.

## LTD Claims Workflow

At Sun Life Financial, we are extremely proud of the expertise of our staff to manage all types of disability claims. Our goal is to make the right decision the first time, and help our claimants return to wellness. Here's how we manage our LTD claims, step by step:



## State-of-the-Art Claims Technology

As a member of the Sun Life Financial group of companies—one of the largest providers of disability coverage in North America—we have invested significant resources and built one of the best claims management systems in the industry.

We offer our customers a highly efficient claims environment. Whenever a customer has a question about a claim, any one of our claims professionals can instantly pull up that information to find an answer. The system includes built-in workflows and automated correspondence, so the process runs more smoothly and we can make claims decisions more quickly.

Our robust online services also provide valuable information to customers and claimants 24/7. Customers can track the details about their employees' claims online—from initial submission to return-to-work. Claimants also can access the most up-to-date payment and claims information, including when to expect the next benefit check!

## Money-Back Service Guarantees

To give employers extra peace of mind that claims will be taken care of properly, we offer Service Guarantees that cover our financial accuracy, ERISA compliance and how soon we respond to phone calls. If we do not meet our service standards, we provide a refund as a percentage of the policy holder's premium.<sup>1</sup>

**Contact your local Sun Life Financial Group Representative and learn more about our LTD Claims Promise. To increase protection for employers and employees, ask about our valuable Short Term Disability, Group Life and Medical Stop-Loss solutions.**

1. If we do not meet our service standards, the employer is given a refund as a percentage of premium. Group life and disability benefits covered by these guarantees must be underwritten by Sun Life Assurance Company of Canada or Sun Life Insurance and Annuity Company of New York. Certain limitations apply.

The group insurance policies described in this advertisement provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

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Group insurance policies are issued by Sun Life Assurance Company of Canada, (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 98P-ADD, 02P-STD, TDB Policy-2006, TDI Policy-2008, 02-SL, 07-SL, and 01C-LH-PT. 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, 06P-NYDBL, 02P-NYSTD, 98P-ADD-NY, 02-NYSL, 07-NYSL, and 01NYC-LH-PT. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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