

Short term disability

Our STD claims promise

Adjudicating short term disability (STD) claims is not always simple. Every case is distinctive, and every claimant has special considerations. But with the right people, the best procedures and the most advanced technology, the STD claims process can run smoothly for both employers and claimants.

That's our STD Claims Promise at Sun Life Financial: disability claims made easier through superior service. Read on to learn how we keep this promise to better serve our customers and claimants.

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 positive and fair outcome every time we talk to a claimant, look at a claim file and make a claim decision.

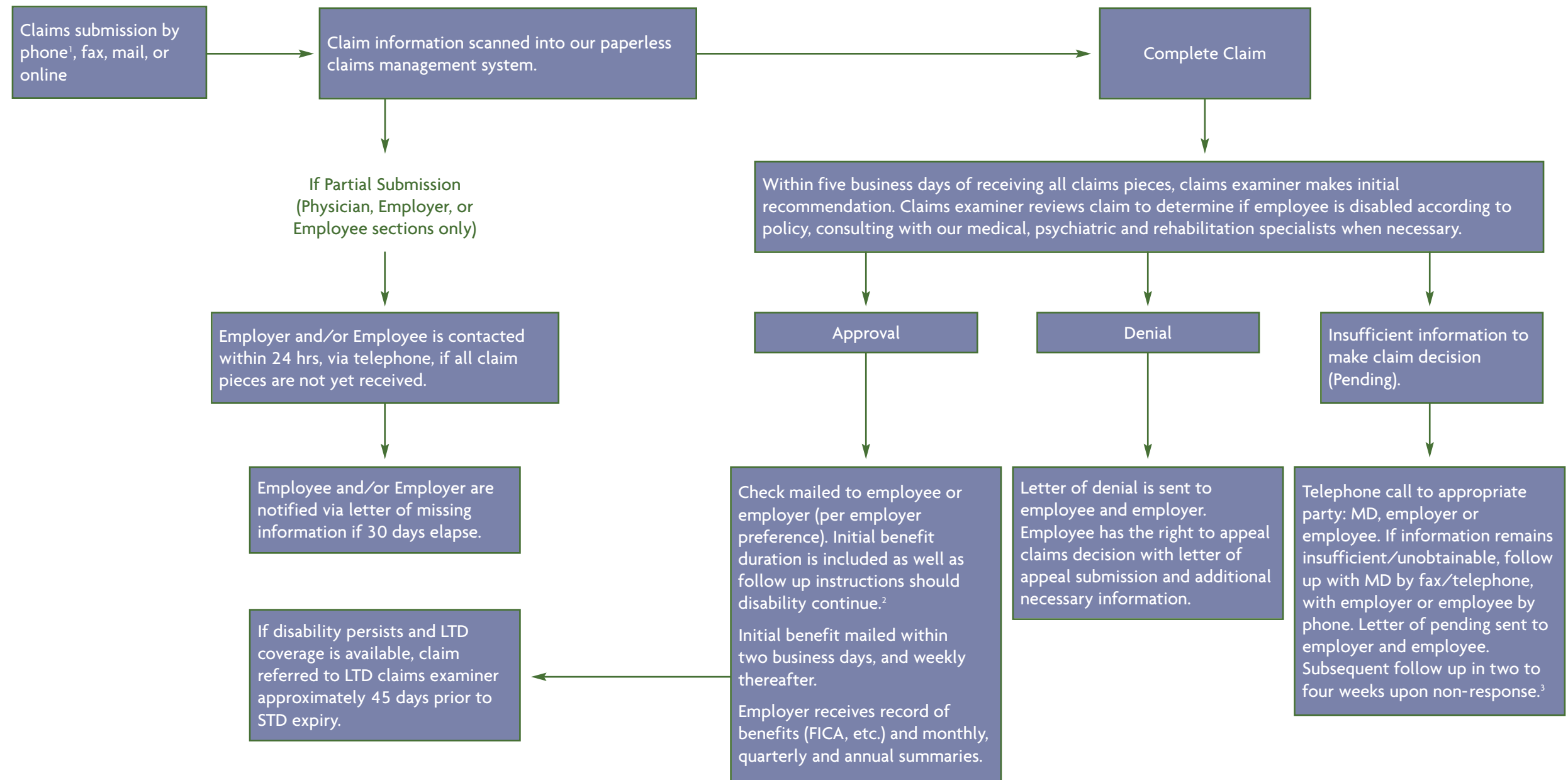
Expert Claims Professionals

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.

In our claims areas, superior service is ingrained in our culture. After a thorough review, we turn claims around quickly and accurately. We return phone calls immediately. 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.

STD Claims Workflow

At Sun Life Financial, we are extremely proud of our thorough and timely STD claims management. Here's how we process our STD claims, step by step:



We ask our staff to think about how they would want their own family members to be treated during a disability, and then we expect our staff to treat our claimants in the same way.

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 used our organization’s resources to build 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 make things easy for our 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 file claims online and 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 claims turnaround time 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 policyholder’s premium.⁴

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

1. If purchased
2. One week prior to initial duration information, Sun Life Financial will follow up on claims with unclear duration due to the nature of the disability. Sun Life Financial will generally NOT follow up on fixed duration claims (for example, maternity or claims with specified return to work dates). Employer, or employee if requested, should note letter instructions and always communicate with Sun Life Financial regarding any change in return to work intentions.
3. Follow up will continue until Sun Life Financial determines information is unobtainable. Two requests will be attempted, and employer, or employee if requested, will receive written notification regarding any unobtainable information. If no additional information is submitted after this written notification, a determination will be rendered based on the information contained within the file.
4. 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.

The Sun Life Financial group of companies operates under the “Sun Life Financial” name. Sun Life Financial Inc., the publicly traded holding company for the Sun Life Financial group of companies, is not an insurance company. In the United States and elsewhere, insurance products are offered by members of the Sun Life Financial group that are insurance companies. These insurance company subsidiaries offer products with guarantees that rely on their own financial strength and claims-paying ability.

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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