



Annuities. Employee Benefits. Life Insurance.



Group Disability plans to  
outshine the rest

Group Disability

A photograph of two men walking on a sandy beach. The man in the foreground is wearing a white long-sleeved shirt and is smiling broadly, looking towards the right. The man behind him is wearing a light-colored short-sleeved polo shirt and is also smiling, looking towards the right. The background shows the ocean with waves and a clear sky.

Finally, a Group Disability insurance provider with a record of strength, a promise for service, and product innovation that keep you and your employees well-protected.

# Count on Sun Life as a partner to grow with

Making the decision to offer disability insurance to your employees is relatively easy. You know that you want to help employees protect their income. You also know that providing a robust benefits package is key to keeping the best talent.

Once you've decided to include disability insurance among your benefit plans, how do you select the right company to provide it?

You want a company that offers group disability plans with affordable rates, solid protection, and administrative ease. Many companies say they can do that. Sun Life can offer you more.

With Sun Life, you can:

**Count on us** to be there in the future, with financial strength and proven experience.

**Partner with us** for service and claims support that is timely, accurate—and guaranteed.

**Grow with us** as we provide new, flexible income protection choices to meet your changing needs.

With Group Disability plans from Sun Life Financial, you benefit from all of this—plus the dedicated attention of more than 650 local and home office sales and service representatives.

# Stability, longevity, and support you can depend on for years to come

While most employee disability claims last for months, some can last for a decade or more. In fact, a young worker who becomes permanently disabled could receive benefits for more than 40 years—until he or she reaches age 65 and becomes eligible for Medicare. That's why you want to join forces with a company that can stand by your employees for many years to come. Sun Life Financial has offered Group Disability insurance to American companies for more than 50 years.

## **We have the stability you want from an insurance company:**

- We've been in the employee benefits business since 1924.
- We are a top 10 provider of disability insurance products.<sup>1</sup>
- We protect over 10 million lives and 34,000 customers.
- We manage \$2 billion of in force business.
- We have 34 local sales and service offices all across the country.



Count on us

1. LIMRA: U.S. Group Disability Insurance 2009 Annual Sales and In Force Report.

# Service for you and your employees that's easy, accurate—and guaranteed

Our customers notice our service difference right away. We've spent a lot of time studying the way we do business and discovering new ways to make our service easy and accurate.

## Superior service—guaranteed

We offer compassionate service when your employees need it most—after a disabling event.

We also back our promise of responsive, “get it right the first time” service with a money-back guarantee:<sup>2</sup>

- We will respond to all inquiries from customers within 1 business day.
- We will process Short-Term Disability (STD) claims accurately within 5 business days of receiving all necessary paperwork. If we need anything else to process the claim, we will ask within 5 business days. We will process Long-Term Disability (LTD) claims correctly, in accordance with the plan's provisions, and in compliance with ERISA requirements 100% of the time.
- If you are not completely satisfied, a portion of your premium will be refunded to you.

## No-hassle implementations

We take care of you with no-hassle implementations and local service managers to help you every step of the way, ensuring a smooth setup. We provide helpful educational materials, sample e-mails, brochures, benefit highlighters, forms, and more, all designed to help you clearly and efficiently communicate to your employees.

## Online ease

You want quick and easy access to important plan information. We provide just that. You can easily access everything you need, including plan documents and information about your membership, bills, rates, payments, and customer service. You can also log on to a secure website and easily see the status of and details about all disability claims.

Your employees can go online and see when we've sent out their benefit checks and also find out details about these payments.

You and your employees can save time and paperwork by filing STD claims directly on our secure website.

## Our claims promise to you

We promise to serve customers and claimants with the highest standards.

- Treat everyone with empathy and respect.
- Act with integrity.
- Apply the same claim review standards every time.
- Pay eligible claims promptly.
- Communicate clearly and concisely.
- Focus on customers' needs.

### Teams of LTD benefit analysts



# Partner with us

2. If we do not meet any of our service standards, we will refund a percentage of the policyholder's premium. Applies only to Group Disability products underwritten by Sun Life Assurance Company of Canada and Sun Life Insurance and Annuity Company of New York. Certain limitations apply.

# Grow with us

## Flexible plan design and enhanced programs for practical, caring support

### Short-Term Disability

You can select from a range of STD benefit amounts and durations that make administration easy and coverage affordable. Available extras include:

- integrated Family and Medical Leave Act (FMLA) administration
- Advice-to-Pay service, called SunAdvisor,<sup>®</sup> providing active claims management and duration recommendations if you choose to self-fund your plan
- integrated statutory plans in select states
- tiered benefit amounts to encourage employees to return to work
- partial disability benefit that gives employees a financial incentive to return to work part-time
- FICA match
- EAP by Design<sup>SM</sup> and Work-Life services
- W-2 reporting

For employees who require both STD and LTD coverage, our process ensures that we will check every STD claim at three different times for return-to-work opportunities, helping to shorten claim durations. Rather than waiting until the LTD phase, we believe rehabilitation efforts should be started early, when there is the greatest potential to support a positive outcome.

### Long-Term Disability

Employees who are disabled for a longer time need more help to cope with the consequences of being out of work. Sun Life can help by replacing a part of employees' lost income so they can focus on getting back on their feet instead of worrying about paying the bills.

### Return to Work benefits

Our caring team of rehabilitation experts offer practical guidance to help employees return to work. Certified rehabilitation counselors help employees create a customized return-to-work plan. We can also help employees apply for Social Security benefits, including medical coverage through Medicare.

### Flexible plan designs

You can customize your LTD plan with a wide range of benefit amounts, elimination periods, and maximums. We even offer a choice of disability definitions. Other available extras include:

- Cost of Living Adjustments
- Pension Contribution Benefit
- Assisted Living benefit
- Survivor Benefit
- Social Security assistance
- COBRA reimbursement
- Child Care Benefit
- Child Continuing Education Benefit
- FICA match
- EAP by Design<sup>SM</sup> and Work-Life services<sup>3</sup>
- W-2 reporting



### **Retro Disability Benefits®**

Because a major disability can bring huge financial burdens, like unpaid bills or missed mortgage payments, we provide extra benefits for seriously disabled claimants. If an employee is continuously hospitalized for 14 days or more at the start of Total Disability and completes the elimination period, we will pay his or her LTD benefits retroactively from the first day of Total Disability through the elimination period. We pay this Retro Disability Benefit as a lump sum to the employee, with no offsets.

### **Waiver of group life premium**

If you purchase LTD and Group Life coverage together, we make submitting Waiver of Premium claims easy. We automatically transfer the claim information and require only a simplified, express claim form.

### **Voluntary plans**

Want to offer your employees additional coverage without adding to your benefits budget? We recommend Voluntary and core buy-up plans, which are offered on an employee-paid basis. To help make these plans successful, we include full enrollment support, including innovative communication materials and personalized enrollment kits.

Count on us. Partner with us. Grow with us.

To learn how Group Disability from Sun Life Financial can take care of you and your employees, visit [www.sunlife.com/us](http://www.sunlife.com/us) or talk to your broker.



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## Get to know Sun Life Financial<sup>1</sup>

We understand your need for financial independence and security throughout your life.

**Count on us**—and take advantage of our more than 145 years of consistent financial strength and a strong global presence.

**Partner with us**—and enjoy straightforward communications, simple business transactions, and timely service that addresses your needs.

**Grow with us**—and tap into our broad array of innovative solutions for you, your family, and your business.

As a leading provider of annuities, employee benefits, life insurance, and mutual funds, we are one of the oldest and largest financial services organizations worldwide.<sup>2</sup>



1. 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 the issuing company’s financial strength and claims-paying ability.

2. Mutual funds are offered through MFS Investment Management.®

Sun Life Financial is a founding member of the Council for Disability Awareness, a nonprofit group formed in 2005 to help the American workforce become aware of the realities and financial consequences of disabilities. To increase your knowledge of the likelihood of disability occurring among the working population, visit [www.disabilitycanhappen.org](http://www.disabilitycanhappen.org).

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, 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, 02P-NYSTD, 98P-ADD-NY, 02-NYSL, 07-NYSL, and 01NYC-LH-PT. Group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Wellesley Hills, MA) in all states under Policy Forms GP-A and GP-O (or appropriate state edition). Product offerings may not be available in all states and may vary depending on state laws and regulations.

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