



EMPLOYEE ABSENCE AND DISABILITY SOLUTIONS

Long-Term Disability insurance

Sun Life offers a range of programs, products, and services to help companies successfully manage employee absences.

LONG-TERM DISABILITY AT A GLANCE

- ✓ Choice of payment options
- ✓ Robust enrollment solutions
- ✓ Plain language education materials
- ✓ Online claims submission
- ✓ Return-to-Work incentives
- ✓ Retro Disability Benefits®
- ✓ Service guarantees
- ✓ Waiver of Premium

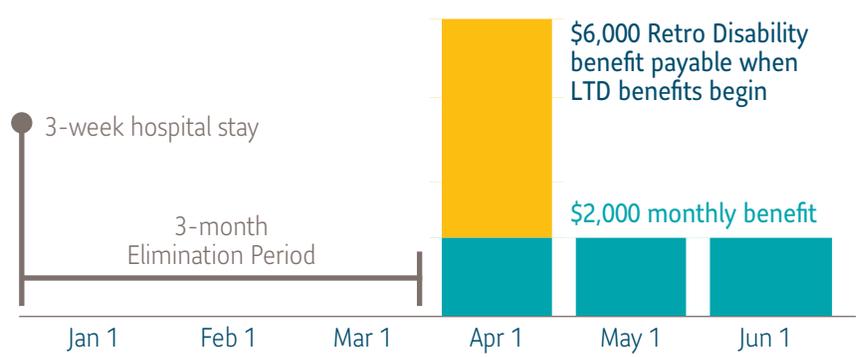
When employees can't work due to a covered disability, we replace a portion of their lost income and provide the means to return to wellness through comprehensive rehabilitation and return to work plans provided by our on-staff specialists. With your broker, you can build the long-term disability plan that meets the needs of your employees.

How Retro Disability Benefits® work

When covered disabilities begin with immediate, acute, in-hospital care lasting 14 days or more, Sun Life retroactively pays a benefit for the length of the Elimination Period. Payments are not offset for delayed earnings, sick pay, or other insurance.

- Policy:** 60% benefit, 90-day Elimination Period
- Employee earnings:** \$40,000
- Monthly benefit:** \$2,000 $(\$40,000 \times 60\%) / 12$ beginning at end of Elimination Period
- Retro Disability Benefit:** Pays an additional \$6,000 lump sum at end of Elimination Period $(\$2,000 \times 3\text{-month Elimination Period})$

Sun Life has paid over **\$24 million** in Retro Disability Benefits® since 2009.



Long-Term Disability plan basics

Payment options	Traditional (employer-paid), contributory, core buy-up, voluntary (employee-paid)
Income replacement levels	40%, 50%, 60%, or 66⅔%, with monthly benefit maximums that can range from \$1,000 to \$10,000 (higher amounts are available)
Elimination Periods	30, 60, 90, 180, or 365 days
Durations	2 years, 5 years, or SSNRA (additional options available)

FOR EMPLOYEES



Return-to-Work benefits/financial incentives

Availability

Trial work days don't restart the Elimination Period. Trial work day offerings include full Elimination Period (180-day maximum), half Elimination Period, 30 days, and 15 days.

Standard

Partial disability benefits encourage part-time work.

Employees can receive a partial disability benefit for the full duration of their claim. In addition, the Return-to-Work incentive allows them to receive up to 100% of their pre-disability earnings while working part-time. The incentive applies for 12 months, 24 months, or the full duration of their LTD claim.

Standard

Rehabilitation services increase disability payments by 10%.

Employees who participate receive the extra amount until the earlier of the end of the program or 12 months from the start of the program. Services can include vocational training and result in individualized return-to-work plans developed in partnership with our vocational rehabilitation counselors.

Standard

Reimbursement for moving expenses if full-time employment cannot be found within a 50-mile radius of the employee's home.

Optional

Dependent/Child care benefits help defray costs of care or education when an employee participates in an approved rehabilitation program.

Optional

FOR EMPLOYERS



Workplace modification benefits pay employers up to \$5,000.

Modifications could include a standing desk, a wheel chair ramp, and more.

Standard

Optional benefits are available at an additional cost. Benefits may not be available in all states and may vary depending on state laws and regulations.

Optional benefits



FOR EMPLOYEES

- Accidental Dismemberment/Loss of Sight
- Advanced Survivor
- Assisted Living
- COBRA/Group Health Continuation Premium
- Extended Earnings Protection
- Student Loan Repayment
- Waiver of Premium
- Infectious and Contagious Disease
- Retirement Contribution
- Progressive Illness
- Survivor benefit
- Conversion Privilege
- Cost of Living Adjustment (COLA)

FOR EMPLOYERS

Business Protection:

pays a benefit when a key employee is disabled. Choose:

- benefit percentages (10%–60%) and
- duration (12–24 months).

Optional benefits are available at an additional cost. Benefits may not be available in all states and may vary depending on state laws and regulations.

Quality service guarantee

We know that timeliness and accuracy are important. Client satisfaction is guaranteed under one or more of the following:

- ✓ **Claims service.** Our claims payment amounts will be 100% accurate for all new LTD claims, in accordance with the provisions of the contract and information provided by our customers. We will comply with ERISA time service requirements 100% of the time.
- ✓ **Client service.** We will respond to all telephone calls from policyholders and claimants within one business day.
- ✓ **Overall satisfaction guarantee.** We're committed to service. If a policyholder is not satisfied with their Sun Life experience – for any reason – we will provide payment under this section.

If we do not meet the terms of a guarantee, a policyholder may request in writing a service guarantee review. Sun Life will determine whether it failed to meet the guarantee and whether a payment is made. If the request is approved, payment will be made by check during the policy year, as long as the policy remains in force during this time. Sun Life's maximum liability under this guarantee for any policy year is limited to the lesser of 3% of the policyholder's annual LTD premium or \$5,000. The maximum payment for a breach of any one component is one-third of the maximum liability (lesser of 1% or \$1,667). If a policyholder has more than one line of insurance coverage, the Overall Satisfaction component will be paid only if the service issue arises under this guarantee.

To learn more about our Long-Term Disability plan and other Employee Absence and Disability Solutions, call your benefits broker, your local Sun Life Employee Benefits Representative.



YOUR GROUP MAY HAVE SPECIAL CONSIDERATIONS.

With your broker, we can help tailor plans specific to the needs of:

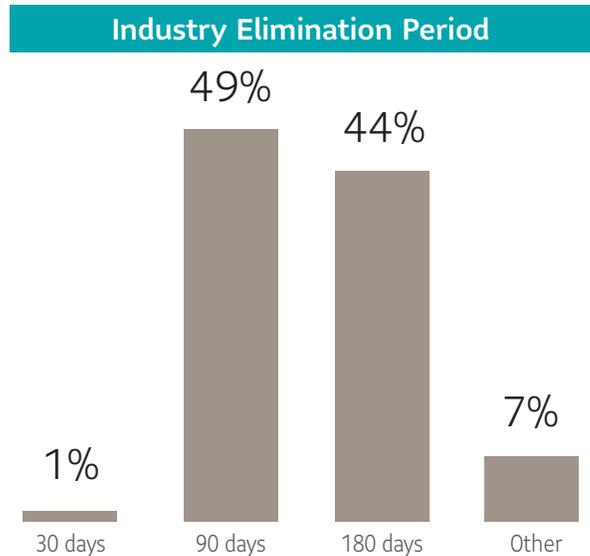
- Self-funded programs
- International businesses
- Hospitals, physician practices, law offices, and teachers and other public sector employees

Is your plan competitive?

Sun Life’s Benefit Profiles offer a single source for at-a-glance benefits planning. You can get a visual snapshot of your group’s demographics as well as benchmarking data for your industry and region.

With the report, your broker can help you evaluate the competitiveness of your plan design and identify other coverages – like optional life, critical illness, and accident benefits – that may also suit the needs of your employees.

Competitive LTD plans for this sample industry and region offer either a 90- or 180-day Elimination Period.



Source: All carriers partnering with Group MarketShare, LLC.



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, 15-GP-01, 12-DI-C-01, 12-GPPort-P-01, 12-STDPort-C-01, 16-DI-C-01, TDBPOLICY-2006, and TDI-POLICY. Product offerings may not be available in all states and may vary depending on state laws and regulations. The group insurance policies described in this advertisement provide disability income insurance only.

This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage") and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act.

Not for use in New York or New Mexico.

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