



As a top ten group insurance carrier in the U.S.,<sup>1</sup> Sun Life Financial provides Group Life, Disability, Stop-Loss, and Dental benefits to companies of all sizes, all across the country.

### Group Life

- 10 to 25,000+ lives
- Flexible benefit schedules
- Guaranteed issue limits available up to \$1.2m
- Benefit maximums available up to \$1.5m
- Choice of “right-now” employee services, including: Emergency Travel Assistance, Identity Theft Protection, Claimant Support Services, and Online Will Preparation<sup>2</sup>
- Accelerated benefits
- Automatic Waiver of Premium application submission for employees with Life and LTD from Sun Life Financial
- EAP and Work-Life Services
- Portability and conversion

### Group STD

- 10 to 25,000+ lives
- Fully-insured STD plans
- Advice-to-pay plans
- Statutory STD plans in New York, New Jersey and Hawaii
- Disability management reporting, W-2 forms, and Employer FICA match
- Partial disability option
- EAP and Work-Life Services
- FMLA administration

### Group LTD

- 10 to 25,000+ lives
- Flexible disability definitions, income replacement levels, elimination periods and monthly benefit maximums: \$1,000 - \$15,000
- Retro Disability Benefits® for seriously disabled employees
- Optional features: Cost of Living Adjustments, Pension Contribution Benefit, Assisted Living Benefit, Survivor Benefits and COBRA Reimbursement
- Return to Work programs for employers and employees
- EAP and Work-Life Services
- Social security assistance program

### Group Dental

- 2 to 25,000+ lives
- Active and passive PPO, Maximum Allowable Charge, Dual Select, and Voluntary Plans available
- Access to a nationwide network of dentists with United Concordia's Advantage Plus network<sup>3</sup>
- Built-in incentives to encourage preventive care
- Administrative Services Only (ASO) for self-funded plans

## Medical Stop-Loss

- 35 to 25,000+ lives
- Specific and Aggregate coverage
- A wide variety of run-in, run-out, and paid options
- No new lasers at renewal option
- Optional features: Aggregating Specific deductible, Clinical Trials coverage, Monthly Aggregate Accommodation, Gapless Renewals, and Renewal Rate Increase Cap
- Comprehensive, easy-to-read policy includes cost control benefits and provisions that address legislative updates

## Voluntary Benefits

- 10 to 25,000+ lives
- Stand-Alone Life, Disability, Dental
- Flexible plan designs
- Worksite communications and enrollment support
- One-stop administration

To learn more, call your local Sun Life Financial group representative today.



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GMPFL-549  
SLPC 23406 06/11 (exp. 06/13)

1. Based on in force premium for U.S. business. Source: for Life, LIMRA, U.S. Group Life Sales and In Force Summary of 2010; for Disability, LIMRA, U.S. Group Disability Insurance 2010 Annual Sales and In Force Report; for Stop-Loss, A.M. Best Top Five roster and specific carrier data provided by McKinsey Co.

2. The following services are not insurance and carry a separate charge which is included with the price of your coverage: Emergency Travel Assistance, provided by Assist America®; Identity Theft Protection, provided by SecurAssist®, an Assist America program; and Claimant Support and Online Will Preparation, provided by ComPsych®. Sun Life is not responsible or liable for care, services, or advice given by any provider or vendor of the Services. Sun Life reserves the right to discontinue any of the Services at any time.

3. The network is made available through an agreement with United Concordia Companies, Inc. Claim administration services are provided by United Concordia Companies, Inc.

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.

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, TDB Policy-2006, TDI Policy-2008, 02-SL, 07-SL, 01C-LH-PT, GP-A, and GP-C. 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, 01NYC-LH-PT, GP-A, and GP-C. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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