



THE NEW SUN LIFE FINANCIAL

# Your best partner for benefits



Life's brighter under the sun



# We're committed to you—and to helping your business grow

In the changing landscape of employee benefits, one size does not fit all. We're dedicated to being your best partner for benefits solutions that are right for your clients.

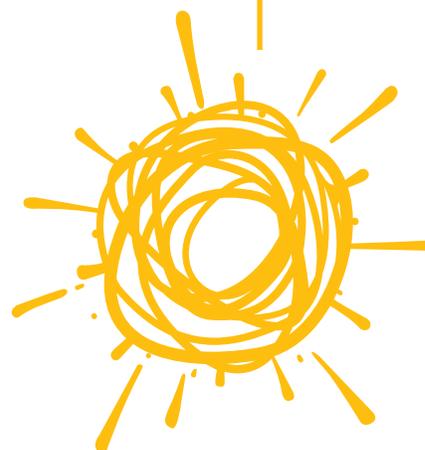
With Sun Life,<sup>1</sup> now you'll have access to an even broader array of Group, Voluntary, and Stop-Loss benefits. And you'll benefit from our deep expertise across all market sizes.

Sun Life's implementation, service, and risk management are backed by our enhanced metrics reporting, industry-leading analytics, and collaborative teams.

With Sun Life, you'll work with people who are committed to the success of our partners and our clients and who are passionate about protecting the people we all serve.

With a history of 150+ years, Sun Life is an industry leader and highly rated company<sup>2</sup> that's been in the U.S. since the 1890s.

- 100+ years of experience in U.S. group benefits
- \$4 billion of U.S. in force business<sup>3</sup>
- More than 60,000 U.S. group customers<sup>3</sup>



# Bigger and brighter offerings

Sun Life recently acquired Assurant Employee Benefits<sup>4</sup>—this is good news for you and your business. Why? As a larger company, we have more to offer you.

## More scale

Already an international powerhouse, Sun Life's expanded presence makes us one of the largest employee benefits insurers in the U.S.

We serve more than 60,000 employers in small, medium, and large workplaces across the country.

## More products and enhanced services

As a single source provider, we'll arm you with top-tier products and capabilities in group, voluntary, dental, and stop-loss benefits:

### More benefits choices

Companies that care about productivity, retaining talent, and helping employees now have new choices for employee benefits.

Life	Disability	Dental and Vision	Voluntary	Stop-Loss
<ul style="list-style-type: none"> <li>• Basic Life and AD&amp;D</li> <li>• Optional Life</li> <li>• Spouse and Dependent Life</li> </ul>	<ul style="list-style-type: none"> <li>• Absence Management</li> <li>• Short-Term Disability</li> <li>• Long-Term Disability</li> <li>• Advice to Pay</li> <li>• Statutory Disability</li> </ul>	<ul style="list-style-type: none"> <li>• PPO plans</li> <li>• Dental HMO</li> <li>• Dual/triple choice plans</li> <li>• Vision program</li> </ul>	<ul style="list-style-type: none"> <li>• Critical Illness</li> <li>• Cancer</li> <li>• Accident</li> <li>• Medical Gap coverage</li> <li>• Life</li> <li>• Disability</li> <li>• Dental</li> <li>• Vision</li> </ul>	<ul style="list-style-type: none"> <li>• Aggregate coverage</li> <li>• Specific coverage</li> </ul>



**6<sup>th</sup>**  
 We are the largest employee benefits insurer in the U.S., affording us the scale to offer products and services to meet customer needs.<sup>3</sup>

**#1**  
 We are the independent Stop-Loss carrier, providing us with the financial power to manage catastrophic claims risk.<sup>5</sup>

**2<sup>nd</sup>**  
 We have the largest PPO dental network in the U.S., helping our customers control costs and giving our members access to the dentists they want all across the country.<sup>6</sup>

# Your best partner for benefits

## Your partner for solutions

- Absence Management Services to help clients comply with FMLA and ADA regulations, return employees to work, and improve work-force productivity
- Stop-Loss cost-containment programs such as SunResources® and SunExcel® to help lower claims costs and improve patient outcomes before and after catastrophic claims
- End-to-end benefits communication and enrollment solutions to ease administration and increase participation

## Your partner for analytics

- Benefit Profile reports to provide demographic analysis and industry benchmarking data
- Customized Stop-Loss Benchmark reports to support self-funding and stop-loss coverage decisions
- Customer-level claims, risk, and benchmarking reporting and analysis to track progress and improve outcomes

## Your partner for service

- Disability claims expertise focused on delivering improved outcomes and helping claimants get back to work
- Money-back service guarantees that ensure timely and accurate claims payments
- From implementation, to claims, to customer service, to online services, we set high service standards to make things easy for you and your clients

## Your partner for insights

- Continuing education offerings including Super CE courses that offer up to 13 credits at one time
- Thought leadership on topics like health care reform, Washington's latest on the ACA, and absence and disability management; and our annual Stop-Loss catastrophic claims report



## The Sun Life Center for Healthy Work

- Full-service facility that demonstrates our claims and return-to-work philosophies in action and supports employers and employees with our absence management and disability expertise
- Integrated absence, LTD, STD, and life claims management
- Innovative return-to-work solutions and Work is Healthy (WisH) philosophy
- Vocational rehabilitation and dynamic assistance technologies



# Positioned to meet your unique client needs

## Specialized distribution model across all market segments

You'll have the support of a knowledgeable, specialized organization with dedicated sales and service teams for Group and Worksite benefits as well as Stop-Loss.

Segment	Dedicated sales	Dedicated service
<b>National Accounts</b> 2,000+ lives	<ul style="list-style-type: none"> <li>National Accounts Employee Benefits Representatives (NAEBRs)</li> </ul>	<ul style="list-style-type: none"> <li>Field-based broker and customer-centric model</li> <li>Employee Benefits Internals (EBIs) provide comprehensive sales support to brokers and consultants</li> </ul>
<b>Middle market</b> 50–1,999 lives	<ul style="list-style-type: none"> <li>Employee Benefits Representatives (EBRs)</li> <li>Worksite Employee Benefits Representatives (WEBRs)</li> </ul>	<ul style="list-style-type: none"> <li>Field-based broker and customer-centric model</li> <li>Employee Benefits Internals (EBIs) provide comprehensive broker and sales support</li> <li>Dedicated call center (U100)</li> <li>Renewal Portfolio Managers support market renewals (U100)</li> </ul>
<b>Small business</b> Up to 49 lives	<ul style="list-style-type: none"> <li>Small Business Sales Specialists (SBSSs)</li> </ul>	<ul style="list-style-type: none"> <li>Dedicated call center</li> <li>Renewal Portfolio Managers support market renewals</li> </ul>
<b>Stop-Loss</b>	<ul style="list-style-type: none"> <li>Stop-Loss Specialists (SLs)</li> </ul>	<ul style="list-style-type: none"> <li>Field-based broker and customer-centric model</li> <li>Stop-Loss Internals (SLIs) provide comprehensive broker and sales support</li> </ul>

## We help you address typical market segment needs

### Today's marketplace

We know what's top of mind for employers:

- Workforce productivity
- Benefits communication
- Efficient and cost-effective delivery

National Accounts	Middle market	Small business
<ul style="list-style-type: none"> <li>Dedicated account service model</li> <li>Focus on absence management</li> <li>Integrated claims management and analytics</li> <li>Work is Healthy philosophy; return-to-work and stay-at-work solutions</li> <li>Technical risk management expertise</li> </ul>	<ul style="list-style-type: none"> <li>Product package options</li> <li>Proprietary benefits communications and administration including end-to-end enrollment</li> <li>Benchmarking and demographic analytics tools</li> <li>Partnership and education</li> </ul>	<ul style="list-style-type: none"> <li>One-stop shopping</li> <li>Affordability</li> <li>Ease of doing business</li> <li>Cost-optimization strategies</li> </ul>



## We're committed to being your best partner

With Sun Life, you'll have bigger and brighter offerings as well as differentiated value and insights to meet your unique client needs—all from a team that's committed to you.



To learn more about how Sun Life Financial can help you, please contact your local Sun Life representative or call us at 1-877-736-4739.

1. In this document, Sun Life Assurance Company of Canada and Sun Life and Health Insurance Company (U.S.) are referred to collectively as "Sun Life."
2. For current ratings, visit [www.sunlife.com](http://www.sunlife.com).
3. As a result of the acquisition, Sun Life Financial's U.S. group benefits business is the sixth-largest group benefits carrier (excluding group health care) in the U.S. based on pro forma combined revenue from an internal analysis of publicly available information. Based on pro forma combined business in force as of year-end 2015. Includes Disability RMS premium under management. With the acquisition, Sun Life Financial's U.S. group business provides insurance protection through more than 60,000 employers in small, medium, and large workplaces across the country. The acquiring entity was Sun Life Assurance Company of Canada, a subsidiary of Sun Life Financial Inc.
4. "Assurant Employee Benefits," the Assurant name, and related logos are trademarks of Assurant, Inc., and are used under license. For a listing of the related issuing companies, products, and policy form numbers, please see the full disclosure below.
5. The #1 ranking is based on the 2014 year-end Sun Life Stop-Loss premium of \$1.03 billion and on our analysis of publicly available financial information and third-party market share data.
6. The Ignition Group, LLC, data as of September, 2015, based on unique dentist count. For more information, please visit [www.netminder.com](http://www.netminder.com).

Value-added services are not insurance, are offered only on specific lines of coverage, and carry a separate charge, which is added to the cost of the insurance. The cost is included in the total amount billed. Absence Management Services are provided by ComPsych®. ComPsych® is a registered trademark of ComPsych® Corporation. The entities that provide the value-added services are not subcontractors of Sun Life, and Sun Life is not responsible or liable for the care, services, or advice provided by them. Sun Life reserves the right to discontinue any of the Services at any time. This offering is available in all states for employers with 200+ lives. For employers with 200 to 499 employees, the offering must be packaged with a Sun Life insurance policy. For employers with 500 or more employees, the offering may be packaged with either a Sun Life insurance policy or a Sun Advisor Advice to Pay service. Not available with Stop-Loss, physician insurance policies, or Sun Advisor voucher products. Employers who provide group insurance coverage and make available value-added services within an I.R.C. Section 125 cafeteria plan should consult a tax professional to determine whether those services are Qualified Benefits for Section 125 plans.

Assurant Employee Benefits is the brand name for the following: Insurance products underwritten by Union Security Insurance Company (USIC) (Kansas City, MO) under Policy Form Series GP-90, GP-09, GP-10, GP-11, GP-12/GC-12, GP-13/GC-13, GP-13/GC-14, GP-15/GC-15, GP-16/GC-16, GP LTD CA, GP STD CA, and NJ-TDB and administered by Sun Life Assurance Company of Canada (SLOC) (Wellesley Hills, MA) in all states except New York; prepaid dental products provided by USIC under Form Series BDC-GDSA, BDC-IDS, and PDC and administered by SLOC, and provided by prepaid dental companies affiliated with SLOC under Form Series BDC-GDSA, BDC-IDS, UDC-CA-GA06-UDC, UDC-CA-GA06-89, UDC-CA-IDS, FB-NJ-0281, UDC-09-GDSA-TX, and PDC in certain states except New York. Prepaid dental companies are Denticare of Alabama, Inc., United Dental Care of Arizona, Inc., UDC Dental California, Inc., United Dental Care of Colorado, Inc., Union Security DentalCare of Georgia, Inc., United Dental Care of Missouri, Inc., Union Security DentalCare of New Jersey, Inc., United Dental Care of New Mexico, Inc., UDC Ohio, Inc., United Dental Care of Texas, Inc., and United Dental Care of Utah, Inc. In New York, insurance products are underwritten by Union Security Life Insurance Company of New York (Fayetteville, NY) under Policy Form Series GP-90 PFF99, GP-10 Vis PFF NY, GP-12 Den PFF NY/GC-12 Den CFP NY, GP-12 Den PFF NY/GC-12 Den CFP 2013 NY, and DBL-NY1 and administered by Sun Life and Health Insurance Company (U.S.) (SLHIC) (Lansing, MI). In New York, prepaid dental products are provided by Union Security Life Insurance Company of New York (Fayetteville, NY) under Form Series BDC-GDSA-NY and BDC-IDS-NY and administered by SLHIC. Group Hospital Confinement Indemnity "Gap" or Supplemental Medical Expense "Gap" insurance is underwritten by Fidelity Security Life Insurance Company (Kansas City, MO) under Group Master Policy MG-111, MG-122, MG-123; Policy Form No. M-9054, M-9111, and is administered by SLOC.

Sun Life Financial companies include Sun Life and Health Insurance Company (U.S.) and Sun Life Assurance Company of Canada (collectively, "Sun Life Financial" or "Sun Life"). 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, 07-SL REV 7-12, 07P-LH-PT/07C-LH-PT, 01P-ADD-PT/01C-ADD-PT, GP-A, GC-A, 12- GP-01, 12-DI-C-01, 13-SD-C-01, 12-AC-C-01, 13-ADD-C-01, 12-GPPort-P-01, 13-ADDPort-C-01, 12-STDPort-C-01, ACPort-C-01, 13-SDPort-C-01, TDBPOLICY-2006, and TDI-POLICY. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 13-GP-LF- 01, 13-LF-C-01, 13-GP-LH-01, 13-ADD-C-01, 12-DI-C-01, 13-LTD-C-01, 13-STD-C-01, 06P-NY-DBL, 07-NYSL REV 7-12, GC-A, GP-A, 12-GP-SD-01, 13-SD-C-01, 12-GP-01, 12-AC-C-01, 12-GPPort-01, 13-LFPort-C-01, 13-ADDPort-C-01, 12-STDPort-C-01, 12-ACPort-C-01, and 13-SDPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations. Sun Life reserves the right to discontinue any service that is not insurance at any time. All products, brands, and names are the property of their respective owners.

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