



Fact sheet

STD block size (as of December 31, 2010)¹

- Business in force \$224.9m
- Customers 11,781
- Covered lives 1.2m

Solid plan features

- Available to employers with 2 to 25,000+ lives
- Traditional, Contributory, Core Buy-up, and Voluntary programs
- Fully insured STD plans
- Statutory STD plans in New York, New Jersey, and Hawaii
- An Advice-to-Pay option—called SunAdvisor®—for employers who self-fund their sick leave plans. Employers simply select the level of advice they need.²
- Integrated Family and Medical Leave Act (FMLA) administration available with STD or SunAdvisor
- Disability management reporting
- W-2 forms
- Employer FICA match
- EAP and Work-Life Services³
- Full maternity coverage
- A Partial Disability Option that allows employees to earn up to 100% of their pre-disability earnings when they go back to work part-time

Ability to make things easy

Money-back service guarantees⁴

- 100% claims processing accuracy 98% of the time
- 100% of claims decisions or requests for additional information within 5 business days
- 1-day response time to customer phone calls, letters, and e-mails
- 100% customer satisfaction

Online claims submission and claims status

In addition to all the robust e-capabilities, we provide:

- Claimants can submit claims online and access information such as payment schedules and amounts.
- Customers can track each stage of each claim online, from submission to return to work.

Focus on personal service

- Local service from 34 sales and service offices located across the country
- Each customer is assigned a knowledgeable and responsive account manager to install the case and respond to any question, large or small

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

Claims expertise

Early intervention

When STD is paired with LTD, employers and employees receive the maximum in early intervention. We have a built-in process where LTD benefit analysts check STD claims three different times for return to work opportunities, helping to shorten claim durations.

State-of-the-art technology

Up-to-date claim data is instantly available to any person who needs to work on an STD claim, so we can always provide timely, relevant answers to our customers. In addition, a built-in workflow system and automated correspondence ensures timely follow-ups on all our claims, which lead to faster claims decisions.

International financial strength

About Sun Life Financial

- Sun Life Financial provides protection to millions of people on six continents
- A member of the Forbes Global 2000 (236)⁵
- Independent ratings place us among the top of the financial sector in North America
- Providing STD benefits in the U.S. since 1960



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1. Combined block size for Sun Life Assurance Company of Canada, Sun Life Insurance and Annuity Company of New York, and Sun Life and Health Insurance Company (U.S.).
2. SunAdvisor is not insurance.
3. Services provided by third-party vendor.
4. If we do not meet these service standards, the policyholder is given a refund as a percentage of premium. Applies only to group products underwritten by Sun Life Assurance Company of Canada and Sun Life Insurance and Annuity Company of New York. Certain limitations apply.
5. www.forbes.com, 2010.

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