



October 26, 2017

Important changes to the Assurant Employee Benefits' plan(s) for ABC Company, Inc., Policy # 1234567/0.

Dear John Smith,

We have exciting news for you!

When Sun Life Financial acquired Assurant's employee benefits business in March 2016, **you** became part of the Sun Life family. We've been working hard to combine the strengths of the two businesses so that you can benefit from our broadened product portfolio, enhanced online capabilities, and continued support from the same service contacts you work with today.

The final milestone in your move to Sun Life is converting your current policy(ies) to a Sun Life contract(s), effective January 1, 2018. We are focused on making your experience straightforward and easy. You can count on us to be there every step of the way.

What you need to know

- **There is nothing to sign and return. Payment of the first bill in your new Sun Life policy year will tell us that you have accepted our offer.** We will automatically provide Sun Life plans effective January 1, 2018, for all of your covered employees and their enrolled dependents.
- Your Sun Life plan(s) will match your current plan(s) in most cases. If we weren't able to provide a match, we are offering the closest comparable option.
- Employees do not need to re-enroll; we will simply move enrolled employees and their enrolled dependents to the new plan at their current level of benefits.
- There will be no interruption in benefits, subject to plan provisions.
- Individuals currently on disability will continue to receive the benefits for which they are eligible under the existing plan.
- Sun Life Connect will be your new plan administration website. It offers new capabilities such as viewing/certifying Life and Disability claims online, viewing Evidence of Insurability (EOI) status online, and uploading EOI information. *Note:* When registering for Sun Life Connect, the user will have the opportunity to provide us with an early acceptance of the new Sun Life plan(s). Coverage under the new Sun Life plan(s) is conditioned upon the payment of the first premium bill.
- Your covered employees will continue to use the same online portal, Online Advantage, to access their benefits information.

Questions? Let us help!

We're committed to helping you through this conversion with attentive service and detailed information. For more information, we invite you to contact us in a way that is convenient for you.

How to reach us

For the latest information



www.sunlife.com/conversion

Via our dedicated e-mail



transition.services@sunlife.com

Via telephone:



877-645-4363

New materials coming your way. What you can expect.

For each of your plans converting to a new Sun Life policy, we have enclosed a summary of what is new, what is different (if anything), and your new plan's premium rates. Please carefully review this information and let us know if you have any questions.

New materials available soon!

- First bill for the NEW Sun Life policy(ies)
- New policy materials replacing each existing Assurant Employee Benefits plan
- New certificates to share with your employees, as appropriate
- Transition guide to answer the most common questions
- Materials to help communicate with your employees about the change
- Sun Life Connect registration instructions and link

In the meantime, there is nothing else you need to do. We are busy preparing everything you will need so you won't miss a beat.

Important information about your Assurant Employee Benefits policy(ies).

Your other Assurant Employee Benefits plan(s) through Policy #1234567/0, will end as of 11:59 p.m. ET on December 31, 2017. This communication serves as notice of termination of the Assurant Employee Benefits plan(s) pursuant to the terms of that plan. Select states require you to provide notification to employees. We invite you to visit our conversion webpage to access a prepared template to make this notification easier.

Thank you again for your loyalty and for trusting us with your benefits business. We look forward to working with you for years to come.

Best regards,
Transition Services Team
Sun Life Financial

Enclosed:
Product conversion offers

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SLPC 21899 7/17 (Exp. 12/20)

Life · Disability · Dental · Vision · Critical Illness · Cancer · Accident · Medical Gap · Stop-Loss

Accident Insurance Coverage for ABC Company, Inc.

Policy: 1234567/0

Anniversary Date: January 1, 2018

Rate Effective Date: January 1, 2018

Your new Sun Life Accident plan will closely match your current plan's benefits with a few exceptions that are outlined below. Covered employees will not need to reenroll—we will simply move them, along with their covered dependents, to the new plan.

Your plan through Sun Life:

- Pays a cash benefit if employees or their dependents are injured as part of a covered accident.
- Allows employees to use the money in any way—from out-of-pocket medical expenses like co-pays or deductibles for everyday expenses like childcare or groceries.

Many features of your current plan will carry over to your new Sun Life Accident plan, with the following exceptions.

- **Exclusions**
The exclusions section of the policy may contain some revisions but the general intent of the exclusions remains the same.
- **Tax analysis**
If the employer pays the premium and does not include the cost in the employee's gross income at the time the premium is paid or if the premiums are paid with pre-tax dollars, your employee may receive an IRS Form 1099-MISC.

The cost of your Accident plan. A thorough review of your Accident plan(s) has been completed and mapped over to a comparable Sun Life Accident plan(s). **We are pleased to inform you that there will be no increase to your Accident plan rates for the coming year.**

Plan rates effective on January 1, 2018:

The table below shows the monthly rate effective on January 1, 2018.

Accident

Level 1—Non-occupational

Rates are for all children, not per child.

	Current	New
Employee	\$13.23	\$13.23
Spouse	\$4.10	\$4.10
Child(ren)	\$7.24	\$7.24

Important information about your Assurant Employee Benefits Accident plan. Coverage under your existing Assurant Employee Benefits Accident plan, Policy #1234567/0, will end at 11:59 p.m. ET on December 31, 2017. Your new Sun Life Accident plan will replace your existing Accident plan.

This communication will serve as the notice of termination for the Assurant Employee Benefits Accident plan.

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SLPC 28226 07/17 (Exp. 12/20)

Critical Illness Insurance Coverage for ABC Company, Inc.

Policy: 1234567/0

Anniversary Date: **January 1, 2018**

Rate Effective Date: **January 1, 2018**

Your new Sun Life Accident plan will closely match your current plan's benefits with a few exceptions that are outlined below. Covered employees will not need to reenroll—we will simply move them, along with their covered dependents, to the new plan.

Your plan through Sun Life:

- Helps pay out-of-pocket medical expenses (e.g., co-pays or deductibles) or everyday expenses (e.g., childcare or groceries).
- Pays a lump sum benefit that can range from \$5,000 to \$50,000 of coverage (\$5,000 for children) for a variety of covered conditions.
- Includes covered conditions such as heart attack and stroke, cancer conditions depending on the plan, other conditions like benign brain tumor, coma, paralysis, and burns, and childhood conditions like Down syndrome, cerebral palsy, complex congenital heart disease, cystic fibrosis, and more.*

*State variations may apply

Many features of your current plan will carry over to your new Sun Life Critical Illness plan, with the following exceptions.

- **Covered condition definition changes**
Condition definitions have been updated to clarify their meaning.
- The following is **no longer an exclusion** on the new plan:
 - Services or treatment for which you or your covered dependent is not charged, unless there is no charge because the facility is a United States government facility
- The following are **exclusions** on the new plan:
 - Your engagement in dangerous conduct or hazardous activity where there is a likelihood of death or serious Injury
- **Continuation in Lieu of Portability**
The new plan allows your employees to continue coverage at the inforce group rates after they leave the company, so long as you continue the plan.
- **Tax analysis**
If the employer pays the premium and does not include the cost in the employee's gross income at the time the premium is paid or if the premiums are paid with pre-tax dollars, your employees may receive an IRS Form 1099 MISC.

The cost of your Critical Illness plan. A thorough review of your Critical Illness plan(s) has been completed and mapped over to a comparable Sun Life Critical Illness plan(s). Employee elections will not be affected, and we will ensure that your employees retain their original election age for their benefits. **We are pleased to inform you that there will be no change to your Critical Illness plan rates.**

Plan rates effective on January 1, 2018:

The table below shows the monthly rate effective on January 1, 2018.

Critical Illness

Critical Illness Non-Smoker rates per \$1,000 of benefit

Issue age rating applies - premiums will not increase due to age increases. Rates are tobacco distinct and based both on employee and spouse tobacco use.

Issue Age	Current Employee	New Employee	Current Spouse	New Spouse	Current Child(ren)	New Child(ren)
<30	\$0.55	\$0.55	\$0.60	\$0.60	\$0.11	\$0.11
30-39	\$0.89	\$0.89	\$0.92	\$0.92	\$0.11	\$0.11
40-49	\$1.44	\$1.44	\$1.43	\$1.43	\$0.11	\$0.11
50-59	\$2.73	\$2.73	\$2.66	\$2.66	\$0.11	\$0.11
60-64	\$3.96	\$3.96	\$3.63	\$3.63	\$0.11	\$0.11
65+	\$4.63	\$4.63	\$4.48	\$4.48	\$0.11	\$0.11

Critical Illness

Critical Illness Smoker rates per \$1,000 of benefit

Issue Age	Current Employee	New Employee	Current Spouse	New Spouse	Current Child(ren)	New Child(ren)
<30	\$0.81	\$0.81	\$0.85	\$0.85	\$0.11	\$0.11
30-39	\$1.49	\$1.49	\$1.49	\$1.49	\$0.11	\$0.11
40-49	\$2.53	\$2.53	\$2.49	\$2.49	\$0.11	\$0.11
50-59	\$5.05	\$5.05	\$4.91	\$4.91	\$0.11	\$0.11
60-64	\$6.76	\$6.76	\$6.55	\$6.55	\$0.11	\$0.11
65+	\$7.15	\$7.15	\$6.92	\$6.92	\$0.11	\$0.11

Important information about your Assurant Employee Benefits Critical Illness plan. At your discretion, you may request a renewal of this Critical Illness plan. If you have other coverages also converting to Sun Life and decide to maintain your current Critical Illness plan, you may experience two administrative and web experiences. Please contact us at 877-645-4363 or at transition.services@sunlife.com if you would like more information on renewing your current plan.

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2323 Grand Boulevard
Kansas City, MO 64108-2670

John Smith
ABC Company, Inc.
123 E Main Street
Anytown, US 12345