



August 24, 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 November 1, 2017. We are focused on making your experience straightforward and easy. You can count on us being 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 on November 1, 2017 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 over to the new plan at their same level of benefits.
- There will be no interruption in benefits, subject to plan provisions.
- 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.
- 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).

The terms of your current Dental, DHMO/Prepaid and Vision plan(s) provide the option to renew your current plan(s). Please contact us at 1-877-645-4363 or via email at transition.services@sunlife.com if you would like more information on renewing your current plan.

Your other Assurant Employee Benefits plan(s) through Policy #1234567/0, including DHMO/Prepaid will end as of 11:59 p.m. ET on October 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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Life · Disability · Dental · Vision · Critical Illness · Cancer · Accident · Medical Gap · Stop-Loss

Vision Coverage for ABC Company, Inc.

Policy: **1234567/0**

Anniversary Date: **November 1, 2017**

Rate Effective Date: **November 1, 2017**

Your new Sun Life Vision plan will match your current plan's benefits. We are pleased to offer you the same fully insured vision plan with Sun Life, with continued access to the Vision Service Plan® (VSP) network. Access to the VSP network means your employees can choose from the nation's largest network of private-practice eye care doctors.

Covered employees do not need to re-enroll—we will simply move them, along with their covered dependents, to the new plan. They will receive continuous coverage for treatments in progress (subject to plan provisions).

Easy access to plan and network information. Your vision plan through Sun Life will also continue to offer these great benefits and tools:

- **Online Advantage** for members – Covered employees can access their vision information cards and other important plan information anywhere, anytime through Online Advantage
- Easy-to-use mobile app, **Benefit Tools**, takes Online Advantage mobile and provides members with on-the-go access to find a vision provider near them

The cost of your vision plan. A thorough review of your vision plan(s) has been completed. Our assessment reflects projected costs for the coming year, which include vision industry cost inflation, changes in the use of benefits, and any applicable fees created by the Patient Protection and Affordable Care Act being assessed on health insurance providers. The table(s) below shows the new monthly rate effective on November 1, 2017.

If you wish to discuss plan options, please contact us.

Plan rates effective on November 1, 2017:

Vision

	Current	New
Employee	\$10.53	\$10.53
Employee + Family	\$25.94	\$25.94

We are pleased to guarantee your Sun Life vision rates for your new plan for a period of 12 months, until November 1, 2018.

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Dental Plan for: ABC Company, Inc.

Policy: **1234567/0**

Anniversary Date: **November 1, 2017**

Rate Effective Date: **November 1, 2017**

Your new Sun Life Dental plan will match your current plan’s benefits. Covered employees will not need to re-enroll—we will simply move your existing employees and any covered dependents to the new plan—and they will receive continuous coverage for treatments in progress (subject to plan provisions). Your plan through Sun Life will also offer these great benefits and tools:

- Access to the **Sun Life Dental NetworkSM**, one of the nation’s largest PPO networks¹ with over 120,000 unique participating providers nationally
- **Lifetime of Smiles[®]**—This program offers added benefits like brush biopsies, genetic testing, periodontal chips, and the online dental health center at no additional plan cost
- **Online Advantage** for members and dental ID e-cards—Covered employees can access their dental ID card and other important plan information anywhere, anytime through Online Advantage
- Easy-to-use mobile app, **Benefit Tools**, takes Online Advantage mobile and provides members with on-the-go access to their dental plan information, dental ID card, claims history, and more

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

If you wish to discuss plan options, please contact us.

Plan rates effective on November 1, 2017:

Dental
PPO Dental Plan - Passive PPO

	Current	New
Employee	\$29.12	\$29.12
Employee + Spouse	\$59.80	\$59.80
Employee + Child(ren)	\$71.50	\$71.50
Employee + Family	\$102.70	\$102.70

We are pleased to guarantee your Sun Life dental rates for your new plan for a period of 12 months, until November 1, 2018.

New dental ID cards available through Online Advantage. Your new plan will access the Sun Life Dental NetworkSM. As a result, **your employees will need to provide their new ID card at their next dental visit after the effective date of your new plan** to ensure that their dentist has the most current plan information. Prior to your rate effective date, we will provide a generic dental ID card and informational flyer for you to distribute to employees. Employees will also be able to access personalized dental ID cards through Online Advantage. More information will come with your transition materials.

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

¹ The Ignition Group, L.L.C. data as of March, 2017 based on unique dentist count. For more information, please visit www.netminder.com.

"Assurant Employee Benefits," the Assurant name, and related logos are trademarks of Assurant, Inc. and are used under license. This dental insurance does not provide coverage for pediatric oral health services that satisfies the requirements for "minimum essential coverage" as defined by The Patient Protection and Affordable Care Act ("PPACA"). Group dental insurance policies are underwritten by Sun Life Assurance Company of Canada (SLOC) (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01, 16-DEN-C-01, 16-VIS-C-01, GP-A, and GC-A. Prepaid dental products are provided and administered by Sun Life Assurance Company of Canada (SLOC) under Form Series BDC-GDSA and PDC and are provided by prepaid dental companies, affiliated with SLOC, under Form Series BDC-GDSA, UDC-CA-GA06-UDC, UDC-CA-GA06-89, 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 or provided and administered by Sun Life and Health Insurance Company (U.S.) (SLHIC) (Lansing, MI) under Policy Form Series 15-GP-01, 16-DEN-C-01, 16-VIS-C-01, GP-A, and GC-A, and prepaid dental products are provided and administered by Sun Life and Health Insurance Company (U.S.) (SLHIC) (Lansing, MI) under Form Series BDC-GDSA-NY.

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DHMO Coverage for ABC Company, Inc.

Policy: **1234567/0**

Anniversary Date: **November 1, 2017**

Rate Effective Date: **November 1, 2017**

Your new Sun Life DHMO Dental plan will match your current dental plan. Employees will not need to re-enroll—we will simply move your existing employees and any enrolled dependents to the new plan. Your plan through Sun Life will also offer these great benefits and tools:

- Access to a large network of providers
- **Online Advantage** for members and dental ID e-cards—Covered employees can access their dental ID card and other important plan information anywhere, anytime through Online Advantage
- Easy-to-use mobile app, **Benefit Tools**, takes Online Advantage mobile and provides members with on-the-go access to their dental plan information, dental ID card, claims history, and more

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

Plan rates effective on November 1, 2017:

DHMO - AZ

	Current	New
Employee	\$13.57	\$13.57
Employee + Spouse	\$21.73	\$21.73
Employee + Child(ren)	\$29.19	\$29.19
Employee + Family	\$34.16	\$34.16

We are pleased to guarantee your Sun Life dental rates for your new plan for a period of 24 months, until November 1, 2019.

DHMO - TX

	Current	New
Employee	\$13.57	\$13.57
Employee + Spouse	\$21.73	\$21.73
Employee + Child(ren)	\$29.19	\$29.19
Employee + Family	\$34.16	\$34.16

We are pleased to guarantee your Sun Life dental rates for your new plan for a period of 24 months, until November 1, 2019.

New dental ID cards available through Online Advantage. Your new Sun Life DHMO Dental plan will continue to access the same provider network. **Your employees will need to provide their new ID card at their next dental visit after the effective date of your new plan** to ensure that their dentist has the most current plan information. Prior to your rate effective date, we will provide a generic dental ID card and informational flyer for you to distribute to employees. Employees will also be able to access personalized dental ID cards through Online Advantage. More information will come with your transition materials.

Important information about your Assurant Employee Benefits Dental DHMO plan. Benefits through your existing Assurant Employee Benefits DHMO dental plan, Policy # 1234567/0, will end at 11:59 p.m. ET on October 31, 2017. Your new Sun Life DHMO plan will replace your existing DHMO plan(s).

This communication will serve as the notice of termination for the Assurant Employee Benefits Dental DHMO 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