****More information about your Sun Life Disability Plan(s)

In most cases your new Sun Life Short-Term Disability plan will be very similar to the plan you had through Assurant Employee Benefits and underwritten by either Union Security Insurance Company or Union Security Life Insurance Company of New York. There are a few areas though where we would like to supplement your offer letter with more detail.

**Short-Term Disability or Voluntary Short-Term Disability**

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| **Assurant Employee Benefits plan:** | **Sun Life plan:** |
| **Rehabilitation Benefit or Quality of Care** | **REHABILITATION SERVICES**  What are the rehabilitation services?  If you become Disabled, we may determine that you are a suitable candidate to receive vocational rehabilitation services. In order for you to be eligible for such services, you must have the functional capacity to successfully complete a Rehabilitation Program. These services include, but are not limited to:  • job modification;  • job placement;  • retraining; and  • other activities reasonably necessary to help you return to work.  You decide, with your Physician’s approval, whether to participate in a Rehabilitation Program. Participation in a rehabilitation assessment or a Rehabilitation Program is at our expense. We will work with you, your Employer, our Physician and others, as appropriate, to develop a Rehabilitation Program.  Eligibility for vocational rehabilitation services is based on your education, training, experience and  physical/mental capabilities. We will determine whether you are eligible for vocational rehabilitation services.  The Rehabilitation Program may, at our sole discretion, allow for payment of your medical expense, education expense, moving expense, accommodation expense or family care expense while you are participating in the Rehabilitation Program. |
| **Contagious Disease** | **Infectious and Contagious Disease Benefit**  Not available |
| **Conversion Privilege (Voluntary STD)** | **Portability**  What is the Portability Privilege?  If your coverage ceases due to termination of your employment, you may apply to continue coverage for up to 24 months under a portable plan. Portability insurance will be provided under an insurance policy we make available for this purpose. Your new portability insurance may not be identical to your current insurance under the Policy.  When are you eligible for Portability?  You are eligible for portable coverage if all of the following requirements are met:  · you were insured under the Policy on the day prior to your termination of employment and for at least the previous consecutive months including coverage under the Prior Policy;  · your insurance ends because you terminate employment for reasons other than leave of absence, labor strike, retirement,Accident or Sickness;  · the Policy is still in force;  · you are under age at the time employment terminates;  · you are not Disabled on the date your employment ends;  · you are not on military leave;  · the hours you work for your Employer have not been reduced;  · you are a citizen or legal resident of the United States or Canada;  · you are residing in the United States or Canada on the date your coverage ends;  · you have not exercised your portability right under a similar certificate issued by us; or  · you are not insured under any other group or employer-sponsored disability income plan.  When must you apply for portability insurance?  You must complete an application for portable insurance and send it to us with payment of the first premium within 31 days of the date your insurance under the Policy terminates. The application and premium rates for portable insurance are available from your Employer.  What is the amount of portable insurance?  You may apply for portable coverage up to the amount of coverage you had in force on the date your insurance under the Policy ends. Your Elimination Period, benefit and the Maximum Benefit will remain the same as you had under the Policy. However, you may elect a lower benefit. The Maximum Benefit Duration under the portable plan is 24months.  When does your portable insurance start?  After your insurance under the Policy terminates, your portable insurance will start on later of the following:  the date we approve your application for portable insurance;  or the date we receive your first premium payment for portable insurance. |
| **Insurance Continuation** | **Insurance Continuation**  Are there any conditions under which your insurance can continue?  If you are absent due to Accident or Sickness, your insurance will be continued during:   * the Elimination Period; and * any period the premium is being waived under the Policy.   While the Policy is in force and subject to the conditions stated in the Policy, your Employer may continue your insurance that was in force on the date immediately before the date you ceased to be Actively at Work by paying the required premium to us for any of the following reasons and durations:   * Layoff – up to 2 months * Leave of Absence – up to 2 months * Sabbatical Leave of Absence - up to 12 months * Vacation - based on your Employer’s policy, not to exceed 3 months.   However, if your insurance is continued under a Sabbatical leave of absence, the Sabbatical must be for educational or training purposes and you must submit documentation to Sun Life if the Sabbatical is longer than 2 months. Any period in excess of 2 months may only be continued with Sun Life’s approval.  You should contact your Employer for more details.  While the Policy is in force, you may be eligible to continue your insurance pursuant to the Family and Medical Leave Act of 1993, as amended or continue coverage pursuant to a state required continuation period (if any). You should contact your Employer for more details.  While the Policy is in force, you may be eligible to continue your insurance coverage pursuant to the Uniformed Services Employment and Reemployment Rights Act (USERRA), as amended. You should contact your Employer for more details.  While the Policy is in force, you may be eligible for a Conversion Privilege. Refer to the Conversion Privilege provision in Additional Benefits section. You need to apply for the conversion and pay the required premium within 31 days following your termination of insurance. |
| **Exclusions** | **Exclusions**  What are the exclusions?  No benefit is payable to you under the Policy for any Period of Disability or other loss for which benefits are payable that is caused by, contributed to in any way or resulting from:  • intentionally self-inflicted injuries;  • war or any act of war or your active duty in any armed service during a time of war (this does not include acts of terrorism);  • your active Participation in a Riot, Rebellion or Insurrection;  • your committing or attempting to commit an assault, felony or other criminal act;  • Accident or Sickness for which you are entitled to benefits under any Workers’ Compensation, Occupational Disease or similar law;  • Accident or Sickness sustained while you are doing any act or thing pertaining to any occupation or employment for wage or profit. |