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It's Benefits Enrollment time!

[Group Name]'s [Online] [Telephonic] Enrollment [Meeting] will be held XX/XX/20XX - XX/XX/20XX

It's time for you to enroll in your benefits! [Click the Enroll Now button below to begin your online enrollment]. [Dial XXX-XXX-XXXX and select your group at the prompt to start your telephonic enrollment.] [Your Enrollment event is XX/XX/20XX. Be sure to sign up for a one-on-one meeting with a Benefit Counselor to elect or decline your benefits.] If you have any questions during online enrollment, please contact Human Resources. The effective date of these plans is [XX/XX/20XX].

Enroll Now!

[If you need help with enrolling online, please watch the following demo that will walk you through the process.]

- [Online Enrollment Demo](#)
- [Online Enrollment Demo with Medical Insurance](#)

[PLEASE NOTE: You are being automatically enrolled in [Long] [Short]-Term Disability insurance. Why? We want to make sure that your income is protected. A disability can leave you unable to work and without income.]

- **If you want to keep this coverage: You are all set! Your coverage will begin on [date] and your first payroll deduction will occur on [date].**

- **If you do not want this coverage: You can opt-out* of this coverage easily during the enrollment period – from [start date] to [end date].**

***If you plan to opt-out, please follow the instructions provided during Enrollment. This will ensure that this coverage will not be deducted from your paycheck.]**

Below you will find details of the plans that will be available for you to elect:

Life insurance – Provide the people you love with financial support when you can't be there—and when they need it most. It can help pay for household expenses, a significant debt, or allow you to leave an inheritance. [Employer Paid Life Summary](#) | [Voluntary Life Plan Summary](#) | [Life Video](#)

AD&D insurance – Offers an additional payment to your beneficiaries if you die in a covered accident. It may also pay a benefit for accidental injuries that result in loss, like loss of speech, hearing, sight, or loss of limb. [ADD Plan Summary](#)

PPO Dental insurance – Can help lower your out-of-pocket expenses so you and your family can maintain healthy smiles—and better overall health, too. [Plan Summary](#) | [PPO Dental Video](#)

DHMO/Prepaid Dental – Offers members access to a range of dental services from in-network providers at fixed copayments with no deductibles or waiting periods. [Plan Summary](#) | [Prepaid/DHMO Dental Video](#)

Vision insurance – Helps keep your eyes healthy so you can focus on what matters to you. Coverage can include savings on eye exams, eyewear, and discounts on laser vision correction. [Plan Summary](#) | [Vision Video](#)

Short-Term Disability insurance – Provides you with a weekly cash benefit—after your claim is approved—if you are out of work due to a covered disabling illness or injury. [Plan Summary](#) | [STD Video](#)

Long-Term Disability insurance—Offers a monthly cash benefit—after your claim is approved—if you are out of work for an extended time due to a covered disabling illness or injury. [Plan Summary](#) | [LTD Video](#)

Accident insurance—Helps if you or a covered family member experiences an accident resulting in things like fractures, x-rays, or doctor visits. [Plan Summary](#) | [Accident Video](#) | [Accident with Wellness Video](#)

Critical Illness insurance—Can reduce stress about money if you are diagnosed with a covered condition, like heart attack, stroke or cancer. [Plan Summary](#) | [Critical Illness Video](#) | [Critical Illness with Wellness Video](#)

Cancer insurance—Helps ease the financial burden so you can focus on your health. It

pays benefits for treatments and services of covered cancers. [Plan Summary](#) | [Cancer Level 1 Video](#) or [Cancer Level 2 Video](#) or [Cancer Level 1 and Level 2 Video](#)

Gap insurance – Provides benefits that supplement existing major medical or comprehensive health insurance plans, to help cover out-of-pocket expenses related to coinsurance, co-pays and deductibles for inpatient and outpatient services. [Plan Summary](#) | [Gap Video](#)

Hospital Indemnity insurance – When you have to stay in the hospital for a covered condition, it provides cash payments to help protect your finances from unexpected expenses. [Plan Summary](#) | [Hospital Indemnity Video](#) | [Hospital Indemnity with Wellness Video](#)

Please take some time to review these documents. If enrolling using our telephonic enrollment, your Benefit Counselor will request your acknowledgement and agreement of the following documents and disclosures, prior to beginning and completing and telephonic enrollment.

Electronic Enrollment Consent

HIPAA Authorization, Acknowledgements, Fraud Warning

State Disclosure – (add Situs State)

Evidence of Insurability Example

These coverages do not constitute comprehensive health insurance (often referred to as “major medical coverage”). The policies described are limited benefit policy/ies. They do NOT provide basic hospital, basic medical, or major medical insurance. They are not Medicare Supplement policies. The certificates have exclusions, limitations, and may have benefit waiting periods for certain conditions (as detailed in the certificate) that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate. These products are inappropriate for individuals who are eligible for Medicaid coverage.

Group 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 93P-LH, 15-GP-01, 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, 16-DEN-C-01, 12-DI-C-01, 16-DI-C-01, 13-SD-C-01, 12-AC-C-01, 16-AC-C-01, 16-ACPort-C-01, 13-ADD-C-01, 15-ADD-C-01, 12-GPPort-P-01, 13-ADDPort-C-01, 12-STDPort-C-01, ACPort-C-01, 13-SDPort-C-01, 16-SD-C-01, 16-SDPort-C-01, 16-CAN-C-01, 16-CANPort-C-01, 15-LF-C-01, 15-LFPort-C-01, 16-VIS-C-01, 20-HI-C-01, 12-GPPort-P-01, 20-HIORT-C-01, TDBPOLICY-2006, and TDI-POLICY. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company U.S. (SLHICUS) (Lansing, MI) under Policy Form Series 15-GP-01, 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, 15-LF-GP-01, 15-SD-GP-01, 12-STDPort-C-01, 12-ACPort-C-01 and 13-SDPort-C-01.

Group Insurance products may also be 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 SLOC in all states except New York. In New York, insurance products are underwritten by Union Security Life Insurance Company of New York (USICONY) (Fayetteville, NY) under Policy Form Series GP-90 PF99, GP-10 Vis PFP NY, GP-12 Den PFP NY/GC-12 Den CFP NY, GP-12 Den PFP NY/GC-12 Den CFP 2013 NY, and DBL-NY1 and administered by SLHICUS.

Prepaid dental products provided by USIC under Form Series BDC-GDSA, BDC-IDSA, and PDC and administered by SLOC, and provided by prepaid dental companies affiliated with SLOC under Form Series BDC-GDSA, BDC-IDSA, UDC-CA-GA06-UDC, UDC-CA-GA06-89, UDC-CA-IDSA, 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, prepaid dental products are provided by USICONY under Form Series BDC-GDSA-NY and BDC-IDSA-NY and administered by SLHICUS.

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; Policy Form No. M-9054, M-9111, and is administered by SLOC.

Product offerings may not be available in all states and may vary depending on state laws and regulations. Not approved for use in New Mexico.

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GGEL-ALG-6146

SLPC 27671 09/20 (exp. 09/22)

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