

## GROUP SHORT-TERM DISABILITY

# Great service – guaranteed

Sun Life is pleased to offer a Short-Term Disability (STD) service guarantee that covers the speed and accuracy of our claims processing, our responsiveness, and the policyholder's overall satisfaction.

### Our Service Guarantees:

#### Claims service

We will adjudicate all new claims within 5 business days of receipt of a completed claim packet, or follow-up for missing information. Our claims determinations will be 100% accurate at least 98% of the time.<sup>1</sup>

#### Customer service

We will respond to all telephone calls from policyholders and claimants within 1 business day.

#### Overall satisfaction guarantee

We're committed to service. If a policyholder is not satisfied with their Sun Life experience – for any reason – we will provide payment under this section.

If we do not meet the terms of a guarantee, a policyholder may request in writing a service guarantee review. Sun Life will determine whether it failed to meet the guarantee and whether a payment is made. If Sun Life, in our sole discretion, determines that significant events outside of our control have occurred, such as a Pandemic, we reserve the right to change the terms of any and all service guarantees. For example, we may cease the service guarantees program entirely, or remove a section of the offering that has been impacted by these events. If the request is approved, payment will be made by check during the policy year, as long as the policy remains in force during this time. Sun Life's maximum liability under this guarantee for any policy year is limited to the lesser of 3% of the policyholder's annual STD premium or \$5,000. The maximum payment for a breach of any one component is one-third of the maximum liability (lesser of 1% or \$1,667). If a policyholder has more than one line of insurance coverage, the Overall Satisfaction component will be paid only if the service issue arises under this guarantee.

## To learn more, call your local Sun Life Employee Benefits representative.

1. If claim packet is not complete, we will request additional information within 5 business days. Claim determinations will be accurate in accordance to the underlying plan document.

The group insurance policies described in this advertisement provide disability income insurance only. They do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) and by Union Security Insurance Company (USIC) (Kansas City, MO) in all states, except New York. Insurance products underwritten by Union Security Insurance Company (USIC) (Kansas City, MO) are administered by Sun Life Assurance Company of Canada (SLOC) (Wellesley Hills, MA). In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) and Union Security Life Insurance Company of New York (Fayetteville, NY). Insurance products underwritten by Union Security Life Insurance Company of New York (Fayetteville, NY) are administered by Sun Life and Health Insurance Company (U.S.) (SLHIC) (Lansing, MI). Product offerings may not be available in all states and may vary depending on state laws and regulations.

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