

*Group Life Continuation
Employee Kit*

Life Insurance

Options



*Solutions for employees
making a career transition*

Sun 
Life Financial®

How to take your life insurance benefits with you

Did you know that you may be eligible to continue your Group Life and Accidental Death and Dismemberment (AD&D) coverage with you when you leave your job? It's called Continuation, and it does just that – continues your benefits when you transition from one career to another. For most policies, you can keep your continued coverage until age 70 (please check your Group insurance booklet or certificate, or talk with your Benefits Administrator). You may be eligible to continue:

- Basic Life
- Basic AD&D
- Optional or Voluntary Dependent Life
- Basic Dependent Life
- Optional or Voluntary Life
- Optional AD&D

The most important thing to remember is that you have a limited time to act. For most policies, the deadline is **31 days after the date of your employment termination**. However, some policies may have a later application deadline. Please check your Group insurance booklet or certificate, or check with your Benefits Administrator to determine whether you can apply and your deadline to submit your Enrollment Form and first premium payment.

I am eligible for Continuation coverage. Now what?

Your employer will give you two forms:

1. **Continuation Notice** Your employer completes this form, but you need to mail it to Sun Life Financial with your Enrollment Form and payment. This form shows you how much coverage you may enroll for.
2. **Enrollment Form** This is for you to complete and mail to Sun Life Financial. We have three tools to help you decide whether to keep the same coverage or decrease* the amount you had with your employer: the Continuation Notice explained above, and the Worksheet and Rate Schedule to the right.

Calculating your costs

Before you begin, there are three very important points to keep in mind:**

- **AD&D** If you had AD&D insurance coverage in addition to Life insurance coverage, the amount of continued coverage you choose will automatically include an equal amount of AD&D. So do not add AD&D to the amount of Life coverage you choose.
- **Dependent coverage** The premium for children is based on the cost of Group Life coverage for one child, regardless of how many children you have. Therefore, all of your children will have the same amount of Group Life coverage.
- **Basic and Optional Life** If you are continuing both Basic Life and Optional Life, be sure to total the two amounts. For example, if you were covered for \$50,000 of Basic Life and \$200,000 of Optional Life, the amount of coverage should be \$250,000.

* You are allowed to apply for continued coverage up to the amount in force prior to termination, and up to a maximum of \$500,000 for most policies. Please check your Group insurance booklet or certificate, or ask your Benefits Administrator.

** Note: Your continued Group Life plan provides Life and AD&D insurance only. It does not include additional provisions like Waiver of Premium if you become disabled, provide a payment of 75% of your benefits during your lifetime if you become terminally ill (i.e., "accelerated benefits"), or allow you to apply for an increase in coverage.

EXAMPLE WORKSHEET: Calculating Your Costs				
	Step 1 Coverage Amount	Step 2 Units	Step 3 Rates	Step 4 Cost per Month
Employee only, age 40, Life coverage only	\$100,000	100	\$0.26	\$26.00
Step 5 Total Cost per Month				\$26.00

Example

This example is based on Employee, Life Only, age 40.

Step 1 Coverage amount Enter the amount of coverage for you, your spouse, and child(ren). Do not add AD&D amount (if applicable).*

Step 2 Units Divide Step 1 by 1,000 ($\$100,000 \div 1,000 = 100$).

Step 3 Rate Use the rates provided to you by your employer. Now refer to your Continuation Notice. If your employer checked "Life Only" in section 3 of the Continuation Notice, find the Life-Only rate for your age. If your employer checked "Life + AD&D" in section 3 of the Notice, find the Life + AD&D rate.

Enter the rate for your age, your spouse's age, and/or the child in step 3. For example, an employee who is age 40 and enrolling for Life Only would enter \$0.26.

Step 4 Cost per month Multiply step 2 by step 3 ($100 \times 0.26 = \$26.00$).

Step 5 Total Add the cost for employee, spouse, and child(ren) together.

Your Turn

YOUR WORKSHEET: Calculating Your Costs				
	Step 1 Coverage Amount	Step 2 Units	Step 3 Rates	Step 4 Cost per Month
Employee (self)				
Spouse (if eligible)				
Child(ren) (if eligible)				
Step 5 Total Cost per Month				

Step 6 Premium payment You determine your payment plan. Select one:

Annually	Multiply the total cost per month by 12. Check the "annually" box in section 2 of the application. In the example: $\$26.00 \times 12 = \$312.00/\text{year}$
Semi-annually	Multiply the total cost per month by 6. Check the "semi-annually" box in section 2 of the application. In the example: $\$26.00 \times 6 = \156.00 , paid twice per year
Quarterly	Multiply the total cost per month by 3. Check the "quarterly" box in section 2 of the application. In the example: $\$26.00 \times 3 = \78.00 , paid four times per year

Putting it all together for Sun Life Financial

Make out a check for your first premium, payable to Sun Life Assurance Company of Canada. Mail your Continuation Notice, application and check to:

Sun Life Assurance Company of Canada
Group Life Continuation, SC 4375
One Sun Life Executive Park
Wellesley Hills, MA 02481

Upon approval, you will receive a Certificate of Insurance illustrating all the benefits, terms, and conditions of your continued coverage.

Introducing Crosby Benefit Systems, Inc.

After you make your first payment, our designated administrator, Crosby Benefit Systems, will bill you for all future payments. You will receive correspondence and a payment coupon booklet from Crosby, and you can contact Crosby with any billing questions at 1-800-462-2235.

Note If your continued coverage lapses due to not paying the premium, you will not be eligible to reinstate your continued coverage, or apply for Conversion (see details below).

I am not eligible for Continuation coverage. Now what?

There are a few reasons why you may be ineligible to apply for Continuation coverage, including the following:

- You were not insured for Basic or Optional Life before your termination date.
- You are age 65+ (age 70 for some policies).
- Your employer's Group policy does not include Continuation.
- You remain in employment with your employer but not at full-time status.
- Your work hours have been reduced below the minimum hours required for eligibility under your employer's Group policy.
- Your insurance is being continued under the Waiver of Premium provision.

If you are ineligible, or if you prefer more permanent coverage, you can apply for Group Life Conversion. Conversion allows you to purchase an Individual Life insurance policy from Sun Life Assurance Company of Canada. You can also apply for Conversion for any amount of Group Life insurance you had with your previous employer in excess of the \$500,000 Continuation maximum.

Talk with your Benefits Administrator about applying for Conversion. You should receive a Conversion Notice, application and kit.

Questions?

Call 1-800-247-6875

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 93P-LH, 98P-ADD, TDBPOLICY-2006, 02-SL, 07-SL, and 01C-LH-PT in all states except New York.

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