



Consider keeping your insurance

If you've been furloughed or laid off, you may have options to keep your coverages. Below are descriptions of benefit coverages you may have today for you and your family.

Your employer offered you these coverages while you were working full-time. You may still find these valuable to you and your family even and perhaps especially during this uncertain time. **Call Sun Life at 800-247-6875** to discuss the benefits and amounts you want to keep. After the call, Sun Life will send you the application forms you need to keep your coverage.

Note: You may only choose to keep the coverage(s) that you had through your employer. We are not able to provide you with benefits that you did not have with your employer. Options for portability and conversion may not be available for all policies or in all states.

Read about the coverages you may have today	Options for keeping your insurance benefits (See below for explanation.)
Life insurance – It helps you provide the people you love with financial support when you can't be there—and when they need it most. If your only source of life insurance was through your employer, you may want to consider keeping coverage with Sun Life.	Portability or Conversion
Critical Illness insurance – This coverage pays a lump-sum cash benefit to you if you are diagnosed with a covered condition, like heart attack, stroke or cancer.	Portability
Cancer insurance – A cancer diagnosis comes with a lot of out-of-pocket medical expenses. Cancer insurance helps ease this financial burden so you can focus on your health. It pays benefits for treatments and services of covered cancers. You can use the money however you want.	Portability
Accident insurance – It pays cash benefits if you or a covered family member experiences an accident resulting in things like fractures, x-rays, or doctor visits. You can use the money however you want, including to pay out-of-pocket medical costs.	Portability
Hospital Indemnity insurance – This coverage pays cash benefits to you for hospital confinements, stays in rehabilitation units, intensive care units (ICUs), intermediate step down units, emergency room treatment and more.	Portability
Short-Term or Long-Term Disability insurance – These provide you with a weekly or monthly cash benefit if you are out of work due to a covered disability. Ask your employer about how much benefit is paid and for how long.	Portability – Voluntary Short-Term Disability Conversion – Long-Term Disability

Read about the coverages you may have today	Options for keeping your insurance benefits (See below for explanation.)
<p>Dental insurance – You’re probably familiar with dental insurance. It helps lower your out-of-pocket expenses so you and your family can maintain healthy smiles—and better overall health, too.</p> <p>Prepaid/DHMO dental plan – Another flavor of dental coverage, it offers you access to a range of dental services from in-network providers at fixed copayments with no deductibles or waiting periods.</p> <p><i>If you had dental insurance with Sun Life, it would have been one of the above two options.</i></p>	Maintain coverage through COBRA
<p>Vision insurance – Does anyone in your family wear glasses or contacts? 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.</p>	Maintain coverage through COBRA

Benefits are payable after a claim is approved. Portability is not available in all states.

Understanding your options

What does Portability mean?

Portability means you can continue your insurance coverage at group rates or current rates depending upon your state.

Why does Life Insurance offer portability and conversion?

You may have the option to continue (or port) your term life coverage at group rates (or current rates depending upon your state) which can make coverage most affordable for you. Ported coverage typically ends at age 70. You may also consider converting your group term life insurance to an individual whole life policy that you may keep for your

lifetime. This option is available at standard rates without having to answer medical questions.

What does it mean to use COBRA for dental/vision?

You may be eligible to use COBRA to continue your group Dental and/or Vision benefits for 18 months (longer in some situations). You must elect COBRA continuation for you and your dependents on a timely basis. Please talk with your employer to determine if you are eligible, and how they can collect and remit your payments.

Next steps

Call Sun Life at 800-247-6875 to discuss the benefits and amounts you want to keep. After the call, Sun Life will send you the application forms you need to keep your coverage.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 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, 15-GP-01, 12-DI-C-01, 16-DI-C-01, 13-SD-C-01, 13-SDPort-C-01, 12-AC-C-01, 12-ACPort-C-01, 16-AC-C-01, 16-ACPort-C-01, 13-ADD-C-01, 13-ADDPort-C-01, 15-ADD-C-01, 12-GPPort-P-01, 12-STDPort-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-DEN-C-01, 16-VIS-C-01, 20-HI-C-01, 20-HIPORT-C-01, TDBPOLICY-2006, and TDI-POLICY. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (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, 16-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, 13-SDPort-C-01, 12-GP-01, 12-AC-C-01, 12-ACPort-C-01, 12-GPPort-01, 13-LFPort-C-01, 13-ADDPort-C-01, 15-LF-GP-01, 15-SD-GP-01, and 12-STDPort-C-01, 16-DEN-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations. The group insurance policies described in this advertisement do NOT provide basic hospital, basic medical, or major medical insurance.

This dental plan 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”).

Prepaid dental products are provided and administered by Sun Life Assurance Company of Canada (SLOC) under Form Series BDC-GDSA, 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, 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 and administered by Sun Life and Health Insurance Company (U.S.) (SLHIC) (Lansing, MI) under Form Series BDC-GDSA-NY.

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