



EMPLOYEE ABSENCE AND DISABILITY SOLUTIONS

Short-Term Disability Insurance

Sun Life offers a range of programs, products, and services to help companies successfully manage employee absences.

SHORT-TERM DISABILITY AT A GLANCE

- ✓ Choice of payment options
- ✓ Robust enrollment solutions
- ✓ Plain language education materials
- ✓ Online claims submission
- ✓ Claims intake options: mail, fax, phone, online
- ✓ Service guarantees

When employees can't work due to a covered disability, we replace a portion of their lost income and provide the means to return to wellness. With your broker, you can build the short-term disability plan that meets the needs of your employees.

Short-Term Disability plan basics

Payment options	Traditional (employer-paid), contributory, core buy-up, voluntary (employee-paid)
Income replacement levels	40%, 50%, 60%, or 66⅔%, with monthly benefit maximums of up to \$2,500 per week (higher amounts are available)
Elimination Periods	Accident: 0, 7, 14, 30 days; Illness: 7, 14, 30 days
Durations*	13, 26, 52 weeks (additional options available)

Return-to-Work benefits

Partial disability benefits encourage part-time work. Employees can receive a partial disability benefit for the full duration of their claim. In addition, the Return-to-Work incentive allows them to receive up to 100% of their pre-disability earnings while working part-time. The incentive applies for the full duration of their Short-Term Disability claim.

Our optional **rehabilitation services benefit** gives employees the opportunity to partner with vocational rehabilitation counselors to create an individualized return to work plan. Return to work plans may include job modifications or accommodations, transitional assignments and other reasonably necessary activities.

Our optional **Zero-Day Residual benefit** allows employees who are partially disabled and working part-time to satisfy the Elimination Period.

Optional benefits

Optional benefits are available at an additional cost. Benefits may not be available in all states and may vary depending on state laws and regulations.

* In Vermont, "Short -Term Disability" is referred to as "Short-Term Income Replacement Insurance" when the Maximum Benefit Duration elected is less than 26 weeks.

FOR EMPLOYEES

- First-Day Hospital
- Outpatient Surgical Procedure (when First-Day Hospital is purchased)
- Survivor benefit
- Portability (Voluntary STD Only)

FOR EMPLOYERS

- W-2 service
- FICA match



YOUR GROUP MAY HAVE SPECIAL CONSIDERATIONS.

With your broker, we can help tailor plans specific to the needs of:

- Businesses with employees in statutory states: CA, HI, PR, RI, NY, NJ
- Self-funded programs
- Hospitals, physician practices, law offices, and teachers and other public sector employees

Quality service guarantee

We know that timeliness and accuracy are important. Client satisfaction is guaranteed under one or more of the following:

- ✓ **Claims service.** We will adjudicate all new claims within five business days of receipt of a completed claim packet, or we will follow up to request missing information. Our claims determinations will be 100% accurate at least 98% of the time.¹
- ✓ **Client service.** We will respond to all telephone calls from policyholders and claimants within one 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.

To learn more about our Short-Term Disability plan and other Employee Absence and Disability Solutions, call your benefits broker, or your local Sun Life Employee Benefits Representative.

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 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 Short-Term Disability premium or \$5,000. The maximum payment for a breach of any one guarantee is one-third of the maximum liability (\$1,667). If a policyholder has more than one line of insurance coverage, the Overall Satisfaction guarantee will be paid only if the service issue arises under this guarantee.

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



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This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage") and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act.

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, 15-GP-01, 12-DI-C-01, 12-GPPort-P-01, 12-STDPort-C-01, 16-DI-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-LH-01, 13-LTD-C-01, 13-STD-C-01, 06P-NY-DBL, 12-GPPort-01, and 12-STDPort-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 provide disability income insurance only. They do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

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