



Waiver of Premium

ABC Inc. recently switched its Group Life coverage to take advantage of cost savings. The transition to the new carrier went smoothly until a question came up about Susan, an employee who had been totally disabled for 18 months.

Susan suffers from a chronic illness. While speaking to a co-worker, Susan discovered she was missing out on an important benefit—Waiver of Premium. This provision would allow Susan's life coverage to continue and her premiums to be waived during her disability.

After discussing her coverage with ABC Inc., Susan also learned that the contract required her to be totally disabled for 9 months before she could be approved for Waiver of Premium. Keeping busy with doctor's appointments, Susan had forgotten to apply for Waiver of Premium during the specified period. The result? Susan's employer lost out entirely on Group Life coverage for her. She lost coverage from the previous insurer because she didn't apply for Waiver in time, and she wasn't covered by the new insurer because she wasn't Actively at Work.

Could this happen to you? Sun Life Financial wants to protect employers from scenarios like this. By identifying disabled employees early on in the transfer, we can help identify coverage problems.

Our Waiver of Premium service begins at point of sale. Our representatives understand the variety of Waiver provisions in the marketplace. We transition cases proactively, using an easy process that helps employers identify potential claim problems before they happen.

After the sale, our service makes the claims process easy. Experienced nurses evaluate each claim and consult with the claimant's physician, if necessary, to expedite the process. Also, our Waiver claims fit hand in hand with our LTD claims to eliminate duplicate paperwork—disabled employees need to submit only one set of claim forms and doctors' reports.

Sun Life goes the extra mile to protect employers. Our knowledge, combined with a proactive approach, helps prevent coverage problems that can distract employers from their primary business.

What sets our Waiver of Premium provision apart?

- No elimination period. Employees can apply as soon as they are totally disabled—with no waiting and no tracking.
- Waiver protection doesn't end with policy termination.
- Waiver coverage extends beyond age 65—we can continue coverage for disabled employees to age 70 or retirement.
- Flexibility in limiting age as needed.
- Accelerated Benefits available to all terminally ill employees on Waiver of Premium.*

To learn more, call your local Sun Life Financial group representative today.



**One Sun Life Executive Park
Wellesley Hills, MA 02481**
www.sunlife.com/us

GLFL-066
SLPC 22014 6/10 (exp. 11/12)

* Benefits may vary by state.

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, 02-SL, 07-SL, and 01C-LH-PT. In New York, group insurance policies are underwritten by Sun Life Insurance and Annuity Company of New York (New York, NY) under Policy Form Series 93P-LH-NY, 02P-NYSTD, 98P-ADD-NY, 02-NYSL, 07-NYSL, and 01NYC-LH-PT. Group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Wellesley Hills, MA) in all states under Policy Forms Series GP-A and GP-D (or appropriate state edition). Product offerings may not be available in all states and may vary depending on state laws and regulations.

©2010 Sun Life Assurance Company of Canada, Wellesley Hills, MA 02481. All rights reserved. Sun Life Financial and the globe symbol are registered trademarks of Sun Life Assurance Company of Canada. Visit us at www.sunlife.com/us.