



Self-Bill Administration

As a Sun Life self-bill customer, you will complete an invoice—our summary statement will help you calculate how much premium is due. This can be completed online or in paper form.

Calculate your bill

For the volume and premium calculations below, you'll need each employee's earnings amount broken down by year, month, or week.

Tip: "Earnings" usually means an employee's wage without extra compensation, like commissions. Please refer to your certificate for more details.

Basic Life and AD&D

To calculate the Basic Life and AD&D premium, take the volume times the rate, then divide by \$1,000.

Formula

$$\text{Volume} \times \text{rate} \div 1000 = \text{premium due}$$

Example

$$\$1,570,000.00 \times \$0.36 \div 1000 = \$565.20$$

Tip: "Volume" is the total of all employees' life insurance in force. This includes any age reductions that apply.

Dependent Life and AD&D

To calculate the Dependent Life premium, take the number of enrolled employees electing coverage times the rate.

Formula

$$\text{Number of enrolled employees electing Dependent Life} \times \text{rate (unit cost)} = \text{premium due}$$

Example

$$121 \text{ employees} \times \$1.50 = \$181.50$$

Voluntary/Optional Life and Critical Illness*

To calculate the premium for these products, use the same equation that is used for Basic Life but

break down the volume by each age band. Use the summary statement due for Life or Critical Illness* step-rate bands.

Formula

$$\text{Volume of age band} \times \text{rate} \div 1000 = \text{premium due}$$

(complete this calculation for each age band)

Example

$$\$2,153,000 \times \$0.15 \div 1000 = \$322.95$$

Tip: Requests for coverage above your policy's Guaranteed Issue limit for those newly eligible, increases to existing coverage, or late enrollees require Sun Life approval before you start paying premium on them.

Determine eligible volume for disability premiums

Most Long-Term Disability premiums are based on a percentage of eligible monthly payroll amounts. Before you can calculate disability premiums, you need to find eligible volume, which may be subject to a capped payroll amount. Every plan has a benefit maximum, or the most an employee can be paid in a month. Some employees can earn more than the plan's maximum. For these employees, you need to calculate a capped payroll amount. The capped payroll amount is the plan maximum divided by the plan's monthly salary percentage.

Formula

$$\text{Your plan's maximum benefit} \div \text{Your plan's LTD benefit as \% of salary} = \text{Capped payroll amount}$$

Example

$$\$5,000 \div .60 = \$8,333$$

Once you have the capped payroll amount, you can calculate eligible volume by adding all employees' monthly payroll amounts using the capped payroll amount where appropriate.

Long-Term Disability

Long-Term Disability is a monthly benefit. To calculate the premium for Long-Term Disability (LTD), take the eligible volume times the rate, then divided by 100.

Formula

$$\text{Eligible volume} \times \text{rate} \div 100 = \text{premium due}$$

Example

$$\$400,000.00 \times \$0.65 \div 100 = \$2,600.00$$

Short-Term Disability and SunAdvisor®

Short-Term Disability is a weekly benefit. To calculate the premium for Short-Term Disability (STD), take the eligible volume times the rate, then divide by \$10.

Formula

$$\text{Eligible volume} \times \text{rate} \div \$10 = \text{premium due}$$

Example

$$\$116,600.00 \times \$0.53 \div \$10 = \$6,179.80$$

To calculate the premium for SunAdvisor, take the number of covered employees times the per-employee fee amount.

Formula

$$\text{Number of covered employees} \times \text{rate} = \text{total fee income due}$$

Example

$$25 \text{ employees} \times \$2.25 = \$56.25$$

Accident

To calculate the premium for Accident, take the number of enrolled employees by plan and tier times the rate for that plan and tier.

Formula

$$\text{Number of enrolled employees by plan and tier} \times \text{rate (for plan and tier)} = \text{premium due}$$

(complete this calculation for each plan/tier)

Example

$$197 \text{ employees} \times \$20 = \$3,940.00$$

Accident Disability Rider

To calculate the premium for the Accident Disability Rider, take the number of enrolled employees by plan times the rate for that plan.

Formula

$$\text{Number of enrolled employees by plan} \times \text{rate} = \text{premium due}$$

(complete this calculation for each plan)

Example

$$105 \text{ employees} \times \$5.50 = \$577.50$$

Specific Stop-Loss

To calculate the premium for Specific Stop-Loss, take the number of covered employees (with or without dependents) times the rate for that plan.

Formula

$$\text{Employees without dependents} \times \text{Single rate} = \text{premium due}$$

$$\text{Employees with dependents} \times \text{Family rate} = \text{premium due}$$

Example: Employee

$$212 \text{ employees} \times \$55.20 = \$11,702.40$$

Example: Employee & Family

$$108 \text{ employees with dependents} \times \$173.03 = \$18,687.24$$

Aggregate Stop-Loss

To calculate the premium for Aggregate Stop-Loss, take the total number of employees times the per unit rate.

Formula

$$\text{Total number of employees (standard basis)} \times \text{Per unit rate} = \text{premium due}$$

Example

$$320 \text{ employees} \times \$6.04 = \$1,932.80$$

Pay your bill

The premium is due on the first day of each month. You can find your due date on the first page of your group policy. If payment is not received within the grace period defined in your policy, coverage will automatically lapse. Remit the premium in one of three ways: through e-Pay, by check, or through EFT.

Pay online through e-Pay:

If you haven't already set up a payment profile:

1. Log in to Sun Life Connect and click on the *Payments* tab.
2. Under *Payment settings*, select *Manage payment profiles*.
3. Click the *Create a profile* button.
4. Complete the required information to create a payment profile and submit it.
5. Select the *Make a payment* link and click the *calculate payment* button in order to enter payment details by covered benefit.

If you've already set up a payment profile:

1. Log in to Sun Life Connect and click on the *Payments* tab.
2. Select the *Make a payment*.
3. Follow the screen prompts.

Payment confirmation e-mails will be sent following the set up of your banking profile and payment transactions.

Pay by check:

1. Complete the Summary Statement, available in the *Forms* section of Sun Life Connect.
2. Pay the full amount due and write your policy or client number on the check. If submitting checks for multiple billing group locations, also include the billing group number.
3. Send payment to the address listed under *View & print bills* in Sun Life Connect.

Pay by Electronic Funds Transfer (EFT):

1. Fill out your self-completed premium statement or review your bill. If you have any questions, call Customer Service at 800-247-6875.
2. Three days before your due date, contact your bank (online or by phone).
 - Authorize your bank to make the EFT.
 - Specify ACH (automatic clearing house).
 - Here is the Sun Life Assurance Company of Canada account information you'll need:
Bank name: Bank of America
ABA routing number: 011000138
Account number: 000056368675
Account name: Sun Life Assurance Co. of Canada—Group Deposit Account
 - In the memorandum section, include your policy or client number.
3. Email your self-completed premium statement or the payment stub from your bill to premium.statements@sunlife.com.

It is important to include your policy number in the subject line of your email to make sure your payment is processed quickly.

Manage Evidence of Insurability applications

We require an Evidence of Insurability (EOI) application if an applicant:

- applies for additional coverage that is more than the Guaranteed Issue amount,
- previously enrolled for the benefit and now wants to increase the amount,
- declined the benefit during the initial eligibility period and now wants to enroll, or
- is undergoing a family status change.

Employees can begin the application process online, and you will receive an e-mail notification when Sun Life receives the application. You will then be asked to log in and verify the coverage and amounts. Submission of information through preestablished data feeds is an alternative means to certify EOI for large volumes of applications.

In the Evidence of Insurability section, you can view all EOI applications for all employees submitted within the past 90 days. You also have the ability to search for historical applications. Note: Not all products are available for online EOI submission.

Find helpful documents

Helpful documents are available on Sun Life Connect. Everything you need is at your fingertips:

- The *Benefits guide section* gives comprehensive instructions on how to administer your benefits. Quick Start guides are also listed here for tips on subjects like EOI, billing administration types, and more.
- The *Policy documents* section is where to find your company's policies with Sun Life and your plan booklets or certificates. Documents can be downloaded, printed, or e-mailed for easy distribution to employees.
- The *Forms* section includes disability claims packets, EOI applications, state guarantee notices, and more.

Talk to us

Our *Talk to us section* on Sun Life Connect is the quickest way to find phone numbers and e-mail addresses for web and administrative support.

If you have any questions about your Sun Life plan, e-mail us in the Talk to Us section of the site or call 1-800-247-6875, Monday to Friday, 8 a.m. to 8 p.m. ET.