



Making care and benefits easier

Proposal for: RevHealth LLC

Introduction

Thank you for the opportunity to offer this proposal to you.

Proposal Presented to

RevHealth LLC
55 Bank Street
Morristown, NJ 07960

SIC Code: 7311

Proposal Presented by

Sun Life

Benefits Quoted

Long-Term Disability and Employee Assistance Program Essential

Proposed Effective Date

January 1, 2024

Things to Know

- This proposal shows a summary of proposed product(s), rates, and underlying assumptions. It is not part of the group policy or an administrative services agreement with Sun Life or its affiliated companies.
- This proposal is valid for 60 days, starting from May 31, 2023, and only for the proposed Effective Date.
- This proposal may include fully insured, nonparticipating coverage that terminates at retirement, unless otherwise noted.
- For fully insured coverages, the rates shown may be subject to recalculation pending a) final enrollment, b) census data, and c) review of any additional data requested in the proposal. Please review the assumptions for information about how the rates were derived.
- For fully insured coverages, we require that you provide a copy of the current carrier's policy or certificate, and for self-funded plans we require your Plan Document at time of sale.

The following notices apply to quotes for fully insured coverage:

Producer Licensing

All Sun Life companies require producers who use insurance quotes for the purpose of soliciting, selling, or negotiating insurance to be licensed both by the state where the prospective client is located and by any state where the solicitation, sale, or negotiation of insurance occurs, if different. This requirement pertains to all forms of solicitation, sale, or negotiation of insurance, including but not limited to solicitation, sale, or negotiation conducted in person or by telephone, by e-mail, by fax, or otherwise.

Producer Compensation

We encourage brokers and their clients to discuss what commission or other compensation may be paid in connection with the purchase of products and services from Sun Life companies. All Sun Life companies may pay the selling broker, agency, or third party administrator for the promotion, sale, and renewal of the products and services offered in this proposal. In addition to our standard compensation arrangements, we may make additional cash payments or reimbursements to selling brokers in recognition of their marketing and distribution activities, persistency levels, and volume of business. For New York-issued cases, producers must comply with the specific compensation disclosure requirements of New York Regulation 194.

Plan and Rates

This proposal may be based on employee census information provided by the employer. Acceptance of the group and final rates will be determined by Sun Life based on actual enrollment and case experience, if required. Terms and conditions of any services agreement or any coverage under a policy may be determined by all required final data and by underwriting rules, minimum participation requirements, and policy provisions in effect on the date coverage begins.

Underwriting Companies

The Sun Life group of companies operates under the "Sun Life" name strictly as a marketing name, and no legal significance is expressed or implied. In the United States and elsewhere, insurance products are offered by members of the Sun Life group that are insurance companies. Sun Life Financial Inc., the publicly traded holding company for the Sun Life group of companies, is not an insurance company and does not guarantee the obligations of these insurance companies. Each insurance company relies on its own financial strength and claims-paying ability.

Long-Term Disability

We are pleased to offer income replacement benefits that take into consideration disability management through cost-containment and rehabilitation. Here are some highlights:

- **Retro Disability Benefits®:** In states that allow it, this innovative feature gives extra benefits to employees with serious LTD claims. It's designed to help employees who are continuously hospitalized for 14 days or more at the onset of Total Disability and who complete the Elimination Period. When we pay the first Total Disability benefit, we will retroactively pay that claimant his or her LTD benefits from the first day the claimant was deemed Totally Disabled. This benefit is paid in a lump-sum amount, and there are no offsets.
- **Innovative Return-to-Work Incentives:**
 - We offer Zero-Day Residual benefits with no requirement of Total Disability before benefits are payable. Our Return-to-Work incentive allows combined earnings of up to 100% during the Return-to-Work period.
 - For customers who choose our Rehabilitation option, claimants who participate in a rehabilitation program approved by Sun Life receive an additional 10% benefit.
- **Rehabilitation Services:** We provide comprehensive Rehabilitation Services through our on-staff specialists. We offer customized Return-to-Work plans; physical, recreational, and vocational therapy; job search assistance; and financial assistance for worksite accommodations and other expenses.
- **Service Guarantees:** We are pleased to offer an LTD Service Guarantee, which covers the speed and accuracy of our claims processing as well as how quickly we respond to our customers' phone calls. In addition, we include an overall satisfaction guarantee to ensure that our customers are 100% satisfied with our service. If we do not meet our service standards, the employer will receive a refund via check. Sun Life's maximum liability under this guarantee for any policy year is limited to the lesser of 3% of the policyholder's annual LTD premium or \$5,000. The maximum payment for a breach of any one component is one-third of the maximum liability (lesser of 1% or \$1,667). If a policyholder has more than one line of insurance coverage, the Overall Satisfaction component will be paid only if the service issue arises under this guarantee. Certain limitations apply.
- **An Effective Social Security Assistance Program:** We provide this service for all claimants.
- **Integrated Life Waiver of Premium Processing:** When the LTD plan is offered in combination with our Group Life coverage, we automatically start the Life waiver claim review process for claimants. This service helps make it easier for claimants to apply for Life Waiver of Premium benefits.
- **A Wide Range of Optional Features:** Valuable options include a COBRA Continuation Premium Reimbursement benefit, a Child Care Expense benefit, a Child Continuing Education Expense benefit, Cost of Living Adjustments, a Retirement Contribution benefit, an Assisted Living benefit, a Survivor Benefit, and alternate funding (for larger employers).

Group Long-Term Disability coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 15-GP-01.

Long-Term Disability

Plan design and rates

Long-Term Disability plan design

Eligible employees	All Full-Time United States Employees working in the United States who are scheduled to work a minimum of 30 hours per week
Effective Date	January 1, 2024
	Class 1
Class description	All Eligible Employees
Waiting Period	30 days of employment
Maximum benefit %	60% of monthly earnings
Maximum monthly benefit	\$15,000
Guaranteed Issue amount	\$15,000
Elimination Period	90 days
Definition of Disability	24 months own occupation; loss of duties and loss of earnings required
Earnings Test	80% during the own occupation period and 80% during the any occupation period
Minimum benefit	\$100
Contributions	Noncontributory
Participation requirement	100%
Employer contribution %	100%

Long-Term Disability and EAP Essential rates

Coverage	Total participating employees	Monthly rate	Total estimated volume	Total estimated monthly premium	Total estimated annual premium
LTD	243	\$0.178	\$2,604,520	\$4,636	\$55,633
EAP Essential	243	\$0.005	\$2,268,583	\$113	\$1,361
Combined LTD and EAP Essential rate		\$0.183		\$4,749	\$56,994

Rate basis: Per \$100 of monthly covered payroll

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Included in this plan:

- Sun Life's LTD Standard Graded Scale broker commission
- 36-month rate guarantee from the Effective Date
- Benefit duration of SSNRA
- Direct integration
- Family Social Security offset
- Partial Disability benefit
- 12-month Return-to-Work incentive
- Zero-Day Residual
- Recurrent Disability
- 3-month lump-sum gross Survivor Benefit
- 3/12 pre-existing condition exclusion
- 24-month mental/nervous limitation

Group Long-Term Disability coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 15-GP-01.

- 24-month drug/alcohol limitation
- Voluntary rehabilitation provision
- Rehabilitation program provides additional 10% benefit
- Child Care benefit
- Reasonable Accommodation benefit of up to \$5,000
- 15 trial work days during the Elimination Period
- Employer FICA administration for any taxable benefits
- Coverage will be continued on a premium-paying basis for a period of 1 month during a layoff.
- Coverage will be continued on a premium-paying basis for a period of 1 month during a leave of absence approved by the policyholder.
- Earnings definition: Earnings are defined as the earnings reported by the employer immediately prior to the first date of disability. Earnings include deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account, commissions and bonuses. Earnings do not include overtime, or any other compensation.

Total earnings are averaged over 24 months.

Group Long-Term Disability coverage is underwritten by Sun Life Assurance Company of Canada
(Wellesley Hills, MA) under Policy Form Series 15-GP-01.

Assumptions

- Standard Sun Life contractual language, as filed in the policyholder's situs state, is offered. No special language or state filings are included unless approved in advance. Policy provisions are subject to state requirements and availability.
- An employee must be Actively at Work on his/her Effective Date for coverage to become effective. If an employee is not Actively at Work on his or her Effective Date, coverage will not become effective until the employee is again Actively at Work. Continuity of coverage may apply for takeover plans.
- Employees in states with statutory STD plans are covered by those statutory plans, and any LTD benefit payable will be offset by those statutory benefits. We reserve the right to re-rate if this assumption proves incorrect.
- The employer has not opted out of Workers' Compensation coverage.
- Sun Life requires a final census, which includes participation information for contributory/voluntary benefits, before the point of sale and reserves the right to re-rate the proposal upon verification of dates of birth, genders, salaries, individual benefit elections, and occupations.
- Receipt of a copy of the prior carrier's policy or certificate at the point of sale.
- Common ownership of the business units.
- Notification of any employer-completed merger or acquisition.
- All noncontributory plan designs assume the employer pays the entire premium and that all benefits are fully taxable.

Group Long-Term Disability coverage is underwritten by Sun Life Assurance Company of Canada
(Wellesley Hills, MA) under Policy Form Series 15-GP-01.

EAP and Work/Life Services

Through our EAP By DesignSM program, employers and employees have access to many helpful services that address personal life challenges and improve workplace productivity and performance. We are proud to offer our three-tiered Employee Assistance Program (EAP) in partnership with ComPsych[®] Corporation.² Here are some highlights:

EAP EssentialSM

This tier provides a wide range of services, including:

- **EAP:** Three confidential telephonic counseling sessions with experienced clinicians available 24x7.
- **Legal Resources:** One in-person consultation with a local attorney at no charge plus unlimited phone access to ComPsych[®] legal professionals and discounts on additional services.
- **Financial Resources:** Unlimited phone access to financial professionals for information regarding personal finance and related issues.
- **Work/Life Resources:** Information and referrals on child care, elder care, adoption, relocation, and other personal convenience matters.
- **HR Resources:** Phone access to HR professionals who consult on various workplace-related issues such as managing difficult employee situations.
- **GuidanceResources[®] Online:** Extensive content regarding personal or family concerns; helpful planning tools; discount programs; and more.
- **Health Risk Assessments:** Online access to a health risk assessment survey, plus a variety of health management tools and information.
- **Direct-to-Customer Reports:** Confidential utilization reports that help with trending, tracking, and identifying employee interest areas.
- **Employee Materials and Website:** Flyers, wallet cards, e-posters, and access to an award-winning website personalized with the customer's company name.

Footnote information is located in the General Disclosures section on the last page of this proposal.

EAP is a service provided by ComPsych[®] Corporation. It is not insurance.

EAP EssentialSM rates

Eligible employees	All Full-Time United States Employees working in the United States who are scheduled to work a minimum of 30 hours per week
Benefit Effective Date	January 1, 2024
Number of eligible employees	243
Monthly rate	Blended with Long-Term Disability
Volume	
Rate basis	
Estimated monthly cost	
Estimated annual cost	

Sequence Number: 4

- The EAP cost will be combined with the Long-Term Disability cost for one billed rate.
- These services must be packaged with a Sun Life fully insured product or SunAdvisor® Advice to Pay services: Full-Service Advice to Pay or Advice Plus.

EAP is a service provided by ComPsych® Corporation. It is not insurance.

MEET MAXWELL: A new offering through Sun Life

Sun Life is excited to provide access to Maxwell Health, an easy-to-use technology platform that makes managing employee benefits simple and effective.

Why Maxwell? You get:

- Access to technology for year-round benefits and HR simplification
- Ease of paperless administration for all of your client's benefits – plus, it's easy to add new voluntary benefits without the headache of eligibility and enrollment management
- Intuitive employee enrollment experience and convenient access to benefits information via web and mobile
- Access to the Marketplace, a curated suite of lifestyle and financial benefits that can be easily implemented through the Maxwell platform



What does it cost?

Starts at \$4.50 per employee, per month (PEPM)*

Placing additional Sun Life benefits can lower the PEPM fee - even to **\$0.****

That includes:

- Full-service implementation and renewal on the technology platform and with Sun Life
- EDI connection with your medical carrier
- EDI connections for all Sun Life insurance products
- EDI connections for other non-medical carriers' products
- Training and support during onboarding, and ongoing

*Discounted prices are not available in NY and WA.

**The PEPM fee is separate from insurance premiums, which may include administrative charges related to use of the platform. Pricing and access to the platform are dependent upon a signed broker agreement being in place.

*Additional charges to apply for: groups with 26-49 employees, one-to-one or telephonic enrollment support. This advertisement is not approved for use in New York or Washington.

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Take your benefits to the next level with Sun Life and Maxwell:
info.maxwellhealth.com/sun-life

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Disclosures

Policy Disclosures

Long-Term Disability

The group policy, which is described in this proposal, may include limitations and exclusions.

Limitations may limit the amount of benefits payable for certain conditions, such as mental illness or drug- and alcohol-related illnesses. They may also outline circumstances under which no benefits are payable, such as when the employee is not under the regular and continuing care of a physician providing appropriate treatment by means of examination and testing in accordance with the disabling condition, any period during which the employee fails to submit to a medical examination as requested by Sun Life, or any period the employee is incarcerated

Exclusions may prevent any benefits from being payable based on certain circumstances. These circumstances may include disabilities arising from self-inflicted injuries, war, active participation in a riot, committing or attempting to commit a criminal act or a pre-existing condition. (A pre-existing condition is defined as a condition for which, during the lookback period prior to the employee's Effective Date of insurance or in some cases the Effective Date of an increase in coverage, the employee received medical treatment, consultation, care, or services, including diagnostic measures, or took prescribed drugs or medicines.)

The above material is provided for informational purposes only, and the exclusions and limitations may vary by policy issue state. For a complete list of exclusions and limitations, please refer to the policy documents.

General Disclosures

1. For current financial ratings, please visit www.sunlife.com.

The Sun Life group of companies operates under the “Sun Life” name strictly as a marketing name, and no legal significance is expressed or implied. In the United States and elsewhere, insurance products are offered by members of the Sun Life group that are insurance companies. Sun Life Financial Inc., the publicly traded holding company for the Sun Life group of companies, is not an insurance company and does not guarantee the obligations of these insurance companies. Each insurance company relies on its own financial strength and claims-paying ability.

2. Value-added services are not insurance, are offered only on specific lines of coverage, and carry a separate charge, which is added to the cost of the insurance. The cost is included in the total amount billed. Self Care+ is provided by AbleTo. Emergency Travel Assistance is provided by Assist America®. Identity Theft Protection is provided by SecurAssist®, an Assist America program. ComPsych® is a registered trade mark of ComPsych Corporation. The entities that provide the value-added services are not subcontractors of Sun Life and Sun Life is not responsible or liable for the care, services, or advice provided by them. Sun Life reserves the right to discontinue any of the Services at any time. Employers who provide group insurance coverage and make available value added services within an I.R.C. Section 125 cafeteria plan should consult a tax professional to determine whether those services are Qualified Benefits for Section 125 plans.

Service guarantees: 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 a guarantee for any policy year is limited to the lesser of 3% of the policyholder’s annual premium or \$5,000 for each line of coverage. The maximum payment for a breach of any one component of a guarantee is one-third of the maximum liability (lesser of 1% or \$1,667). If a policyholder has more than one line of insurance coverage, the Overall Satisfaction component will be paid under the guarantee under which the service issue arises. Please note the Service Guarantees apply to Life, STD (including ASO), LTD and Dental (including ASO). For ASO contracts, service guarantee payments will be based on the annual service fee. Service Guarantees are not available for Stop Loss, Accident, Critical Illness, Cancer, Hospital Indemnity or Gap.

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, 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, 16-DEN-C-01, 12-DI-C-01, 16-DI-C-01, 13-SD-C-01, 12-AC-C-01, 16-AC-C-01, 16-ACPort-C-01, 13-ADD-C-01, 15-ADD-C-01, 12-GPPort-P-01, 13-ADDPort-C-01, 12-STDPort-C-01, ACPort-C-01, 13-SDPort-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-VIS-C-01, TDBPOLICY-2006, TDI-POLICY, 20-HI-C-01, 12-GPPort-P-01, 20-HIORT-C-01, 21-PFML-GP-01-CT and 20-PFML-GP-01-MA. 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, 13-LTD-C-01, 13-STD-C-01, 06P-NY-DBL, 06P-NY-DBL-R-PFL, 07-NYSL REV 7-12, GC-A, GP-A, 12-GP-SD-01, 13-SD-C-01, 12-GP-01, 12-AC-C-01, 12-GPPort-01, 13-LFPort-C-01, 13-ADDPort-C-01, 15-LF-GP-01, 15-SD-GP-01, 12-STDPort-C-01, 12-ACPort-C-01 and 13-SDPort-C-01. 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. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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.

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