



PROPOSAL

Brighter under the sun

Created for:
Armoloy of Illinois

Introduction

Thank you for the opportunity to provide your company with insurance protection. We are honored to offer this proposal to you.

Proposal presented to

Armoloy of Illinois
114 Simonds Ave
De Kalb, IL 60115

SIC Code: 3471

Proposal presented by

Sun Life Financial
One Sun Life Exec Park
112 Worcester St
Wellesley Hill, MA 02481
Tel: 800-786-5433

Benefits quoted

Employee Basic Life; Employee Basic AD&D; Short-Term Disability; Long-Term Disability and Dental

Proposed Effective Date

January 1, 2015

Things to know

- This proposal shows a summary of proposed benefits, rates, and underlying assumptions. It is not part of the group policy or a legal contract with Sun Life Financial or its affiliated companies.
- This proposal is valid for 60 days, starting from November 4, 2014, and only for the proposed Effective Date.
- This proposal is for fully insured, nonparticipating coverage that terminates at retirement, unless otherwise noted.
- 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.
- We require that you provide a copy of the current carrier's policy or certificate at time of sale.

Producer licensing

All Sun Life Financial 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 Financial 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 coverage under the 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 Financial group of companies operates under the Sun Life Financial name. In the United States and elsewhere, insurance products are offered by members of the Sun Life Financial group that are insurance companies. Sun Life Financial Inc., the publicly traded holding company for the Sun Life Financial 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.



Basic Life

We are pleased to offer Basic Life insurance to employers, with the benefits employees want. Here are some highlights:

- **Value-Added Services:** Employers with noncontributory coverage can choose the Value-Added Services package that best fits the needs of their employees. These noninsurance services are included in the price of your Basic Life coverage.
 - **Choice #1:** Emergency Travel Assistance for employees and dependents traveling 100+ miles from home, and Identity Theft Protection for employees. Services provided by Assist America.⁴
 - **Choice #2:** Online Will Preparation for employees and spouses, and Claimant Support Services for claimants and families who need professional grief, legal, or financial counseling. Services are provided over the telephone by ComPsych®.⁴
- **Accelerated Benefits:** Terminally ill employees may access a portion of their death benefit while they are alive.
- **Waiver of Premium:** Waiver benefits protect employees who are Totally Disabled, as defined by the policy, and who meet age requirements. Employers can customize the elimination period or choose no elimination period—a popular choice because it means easy tracking and immediate benefits for eligible employees.
- **Claims Settlement:** Beneficiaries may elect to receive either a complimentary interest-bearing account or a lump-sum payment. Availability and coverage may vary by state.
- **Accidental Death & Dismemberment (AD&D):** Protection for covered Accidental Death and covered injuries such as Speech/Hearing, Loss of Limb, Loss of Use of a Limb Due to Quadriplegia, Paraplegia, or Hemiplegia, and Thumb and Index finger—all with a standard 365-day loss period. Many optional riders can be added, including Seat Belt, Air Bag, Helmet, Business Travel, Bereavement Counseling, and Child and/or Spouse Education.
- **Voluntary benefits:** Attractive programs provide the coverage employees want, with simple, flexible plan designs and hassle-free enrollments.
- **Portability:** In states that allow portability, groups receive it as a standard feature. So, when coverage ends for reasons other than sickness, injury, retirement, or termination of the employer's plan, employees can apply for a portable Term Life policy without Evidence of Insurability. Availability may vary by state.
- **Continuation:** Groups in states where Portability is not available may elect Continuation at point of sale. Continuation allows employees, when their coverage ends, to continue their Group Term coverage without Evidence of Insurability. They can continue this coverage as long as the group policy is in force. This coverage is in addition to any state-mandated Continuation benefits.
- **Service Guarantees:** We are pleased to offer a Life 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. These service guarantees are available to all 100% employer-paid and partially employer-paid plans.

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

Group Basic Life and AD&D coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 93P-LH.

Basic Life

Plan design and rates

Employee Basic Life and AD&D plan design

Employee Basic Life			
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, 2015		
	Class 1	Class 2	Class 3
Class description	All Eligible Salaried Employees	All Other Eligible Employees	All Eligible Executives
Waiting Period	30 days of employment	30 days of employment	30 days of employment
Benefit amount	Flat \$30,000	Flat \$15,000	Flat \$50,000
Maximum benefit	\$30,000	\$15,000	\$50,000
Guaranteed Issue amount	Up to the maximum benefit	Up to the maximum benefit	Up to the maximum benefit
Contributions	Noncontributory	Noncontributory	Noncontributory
Participation requirement	100.00%	100.00%	100.00%

Employee Basic AD&D			
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, 2015		
	Class 1	Class 2	Class 3
Class description	All Eligible Salaried Employees	All Other Eligible Employees	All Eligible Executives
Benefit amount	Flat \$30,000	Flat \$15,000	Flat \$50,000
Maximum benefit	\$30,000	\$15,000	\$50,000
Compulsory coverage	Yes	Yes	Yes
Contributions	Noncontributory	Noncontributory	Noncontributory
Participation requirement	100.00%	100.00%	100.00%

Basic Life rates

Coverage	Total eligible employees	Monthly rate	Total estimated monthly volume	Total estimated monthly premium	Total estimated annual premium
Employee Basic Life	76	\$0.233	\$2,089,750	\$487	\$5,843
Employee Basic AD&D	76	\$0.028	\$2,089,750	\$59	\$702
Total estimated premium				\$545	\$6,545
Rate basis: Per \$1,000 of volume					

Included in this plan:

- Sun Life's Life Standard Graded Scale broker commission
- 36-month rate guarantee from the Effective Date
- Employee age reductions: All coverage amounts reduce to 65.00% @ age 65, 50.00% @ age 70.
- Waiver of Premium: For employees with an approved disability prior to age 65, premium is waived until age 65 or for 12 months (whichever is later). For employees disabled after age 65 but prior to age 70, premium is waived for 12 months. There is no elimination period to satisfy before the Waiver of Premium begins.
- Conversion Privilege (may vary by state)

Group Basic Life and AD&D coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 93P-LH.

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- Employee Accelerated Death Benefit of 75.00% to a maximum of \$500,000
- If Value-Added Services Choice #1 is selected, Emergency Travel Assistance Services and Identity Theft Protection Services are included for all nonretired employees and their dependents.⁴
- If Value-Added Services Choice #2 is selected, Claimant Support Services and Online Will Preparation are included for all nonretired employees and their dependents.⁴
- Coverage will be continued on a premium-paying basis for a period of 1 month(s) during a layoff.
- Coverage will be continued on a premium-paying basis for a period of 1 month(s) during a leave of absence approved by the policyholder.
- Coverage will be continued on a premium-paying basis for a period of 12 month(s) during a period of injury or sickness.
- Employee coverage is rounded to the next highest \$1,000.
- Earnings definition: Earnings are defined as the current earnings reported by the employer. Earnings include deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. Earnings do not include commissions, bonuses, overtime, or any other compensation.
- 24-hour AD&D coverage
- Special AD&D benefits:
 - Seat Belt
 - Air Bag
 - Dependent Education—Child
 - Dependent Education—Spouse

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

Group Basic Life and AD&D coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 93P-LH.

Basic Life

Assumptions

- Standard Sun Life Financial policy language is offered, including coverage options for leave of absence, layoff, or termination.
- Completion and approval of the Group Life Insurance Transition Statement prior to the Effective Date. This statement addresses employees who are not Actively at Work.
- 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.
- Receipt of a copy of the prior carrier's policy or certificate at the point of sale.
- Sun Life requires a final census before the point of sale and reserves the right to re-rate the proposal upon verification of dates of birth, genders, salaries, and occupations.
- Common ownership of the business units.
- Notification of any employer-completed merger or acquisition.
- Evidence of Insurability is required for late entrants, coverage increases, and coverage in excess of the Guaranteed Issue amount. Increases in coverage due to earnings increases or to a change in an employee's eligible class do not require Evidence of Insurability except when the new coverage amount exceeds the Guaranteed Issue amount or when coverage is increasing by more than \$20,000 and by more than 15%.

Group Basic Life and AD&D coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 93P-LH.



Short-Term Disability

We are pleased to offer income replacement coverage with flexible plan designs and Return-to-Work incentives to help employers manage costs. Here are some highlights:

- **Flexible and fully insured plan designs:** Employers appreciate our flexible Short-Term Disability plan designs, which all include an "own occupation" definition and full maternity coverage. Employers may select from a variety of options: W-2 preparation at no additional cost, employer FICA match, varied benefit durations, and length of elimination periods.
- **Expert claims management:** Using a team approach, medical, psychiatric, and vocational professionals actively manage Short-Term Disability claims. Employers who buy both Short-Term Disability and Long-Term Disability can take full advantage of our innovative early intervention process and personalized Return-to-Work plans.
- **Tiered benefits:** Employers can vary benefits payments over the duration of an employee's disability.
- **Statutory plans:** We offer statutory plans in New York, New Jersey, and Hawaii.
- **Residual Disability Benefits:** This option allows employees to satisfy the Elimination Period by combining days of Total and Partial Disability.
- **Partial Disability Benefits:** This option allows employees to receive up to 100% of their pre-disability earnings when working part-time, giving them extra motivation to get back to work as quickly as possible.
- **Survivor Benefit:** This option allows a survivor benefit to be payable in a lump sum to a surviving spouse or eligible child, if an employee dies before the benefit duration ends, was disabled for at least 14 consecutive days, and was eligible to receive Short-Term Disability benefits prior to death.
- **First-Day Hospitalization:** This option helps protect hospitalized employees by providing immediate benefits with no Elimination Period.
- **Service Guarantees:** We are pleased to offer a Short-Term Disability 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. These service guarantees are available to all 100% employer-paid and partially employer-paid plans.

Group Short-Term Disability coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 93P-LH.

Short-Term Disability

Plan design and rates

Short-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, 2015
Class 1	
Class description	All Eligible Executives and Salaried Employees Earning \$90,000 or More Annually
Waiting Period	30 days of employment
Tier duration	26 weeks
Benefit amount	60.00%
Maximum weekly benefit	\$1,500
Minimum weekly benefit	\$25
Injury start date	1 day
Sickness start date	8 days
First-Day Hospitalization	No
Maximum Benefit Period	26 weeks
Partial Disability benefit	Return-to-Work
Zero-Day Residual	No
Pre-Existing Limitation	3/12
Contributions	Contributory
Participation requirement	25.00%
Employer contribution %	0.00%
Class 2	
Class description	All Eligible Executives and Salaried Employees Earning Less Than \$90,000 Annually
Waiting Period	30 days of employment
Tier duration	26 weeks
Benefit amount	60.00%
Maximum weekly benefit	\$1,000
Minimum weekly benefit	\$25
Injury start date	1 day
Sickness start date	8 days
First-Day Hospitalization	No
Maximum Benefit Period	26 weeks
Partial Disability benefit	Return-to-Work
Zero-Day Residual	No
Pre-Existing Limitation	3/12
Contributions	Contributory
Participation requirement	25.00%
Employer contribution %	0.00%

Short-Term Disability rates

Age band	Eligible employees	Monthly rate	Estimated volume	Estimated monthly premium
Under age 25	1	\$0.468	\$274	\$13
25-29	2	\$0.426	\$631	\$27
30-34	4	\$0.376	\$1,801	\$68
35-39	15	\$0.291	\$5,723	\$167
40-44	7	\$0.607	\$2,860	\$174
45-49	8	\$0.590	\$3,633	\$214
50-54	16	\$0.483	\$9,915	\$479
55-59	17	\$0.792	\$11,214	\$888

Group Short-Term Disability coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 93P-LH.

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60-64	5	\$0.390	\$2,805	\$109
65-69	1	\$0.227	\$758	\$17
70 and over	0	\$0.359	\$0	\$0

Totals

Coverage	Total eligible employees	Total estimated volume	Total estimated monthly premium	Total estimated annual premium
STD	76	\$9,903	\$2,156	\$25,867
Rate basis: Per \$10 of weekly benefit				

Included in this plan:

- A flat 15.00% broker commission
- 36-month rate guarantee from the Effective Date
- Full maternity coverage
- Rehabilitation services
- Nonoccupational
- Coverage will be continued on a premium-paying basis for a period of 1 month(s) during a layoff.
- Coverage will be continued on a premium-paying basis for a period of 1 month(s) 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, and commissions. Earnings do not include bonuses, overtime, or any other compensation. Total earnings are averaged over 24 months.

Group Short-Term Disability coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 93P-LH.

Short-Term Disability

Assumptions

- Standard Sun Life Financial policy language is offered, including coverage options for leave of absence, layoff, or termination.
- 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.
- There is continuity of coverage from the prior carrier's plan subject to policy limitations.
- This plan does not replace the statutory disability plan in any state.
- Employees in states with statutory STD plans are covered by those statutory plans and that any STD benefit payable will be offset by those statutory benefits. We reserve the right to re-rate if this assumption proves incorrect.
- Sun Life requires a final census before the point of sale and reserves the right to re-rate the proposal upon verification of dates of birth, genders, salaries, 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.
- All noncontributory plan designs assume that the employer pays the entire premium and that all benefits are fully taxable.
- Notification of any employer-completed merger or acquisition.
- This proposal assumes there is no coverage currently in force.
- A minimum of 10 employees is required at point of sale. If the eligibility of this group drops below 10 employees this proposal is not valid.

Group Short-Term Disability coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 93P-LH.



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 BenefitsSM:** 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 can 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 Financial 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 accuracy and ERISA compliance 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. These service guarantees are available to all 100% employer-paid and partially employer-paid plans.
- **An effective Social Security Assistance Program:** We provide this service for all claimants.
- **Integrated Waiver of Premium processing:** When the LTD plan is offered in combination with our Group Life coverage, we automatically start the claims review process for claimants. This service helps make it easier for claimants to apply for Waiver of Premium benefits.
- **A wide range of optional features:** Valuable options include a COBRA Continuance Premium Reimbursement benefit, a Child Care Expense benefit, a Child Continuing Education Expense benefit, Cost of Living Adjustments, a Pension Contribution benefit, an Assisted Living benefit, Survivor Benefits, 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 93P-LH.

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, 2015	
	Class 1:	Class 2:
Class description	All Eligible Executives and Salaried Employees Earning \$90,000 or More Annually	All Eligible Executives and Salaried Employees Earning Less Than \$90,000 Annually
Waiting Period	30 days of employment	30 days of employment
Maximum benefit %	60% of monthly earnings	60% of monthly earnings
Maximum monthly benefit	\$8,000	\$4,500
Guaranteed Issue amount	\$8,000	\$4,500
Elimination Period	180 days	180 days
Own Occupation Period	24 months	24 months
Minimum benefit	\$100	\$100
Contributions	Contributory	Contributory
Participation requirement	25%	25%
Employer contribution %	0%	0%

Long-Term Disability rates

Age band	Eligible employees	Monthly rate	Estimated volume	Estimated monthly premium
Under age 25	0	\$0.207	\$0	\$0
25–29	0	\$0.183	\$0	\$0
30–34	1	\$0.273	\$6,587	\$18
35–39	0	\$0.494	\$0	\$0
40–44	2	\$0.733	\$9,891	\$73
45–49	2	\$0.934	\$11,321	\$106
50–54	7	\$1.406	\$45,541	\$640
55–59	10	\$1.753	\$60,591	\$1,062
60–64	1	\$1.810	\$7,302	\$132
65–69	1	\$1.045	\$5,471	\$57
70 and over	0	\$0.480	\$0	\$0

Totals

Coverage	Total eligible employees	Total estimated volume	Total estimated monthly premium	Total estimated annual premium
LTD	24	\$146,703	\$2,088	\$25,056
Rate basis: Per \$100 of monthly covered payroll				

Included in this plan:

- A flat 15.00% broker commission
- 36-month rate guarantee from the Effective Date
- Benefit duration of SSNRA
- Direct integration

Group Long-Term Disability coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 93P-LH.

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- Family Social Security offset
- Partial Disability benefit
- Zero-Day Residual
- Retro Disability Benefit pays a lump sum amount equal to the employee's gross monthly benefit times the number of months in the elimination period if Total Disability required continuous Hospital Confinement for at least 14 consecutive days at the onset of Total Disability. Total Disability must remain continuous throughout the Elimination Period, and the benefit is not subject to Other Income offsets.
- 12-month Return-to-Work incentive
- Recurrent Disability Endorsement
- 3-month lump sum gross Survivor benefit
- 3/12 pre-existing condition exclusion
- 12-month mental/nervous limitation
- 12-month drug/alcohol limitation
- 12 months of Sun Select® included, which limits the duration for certain conditions
- Occupations are considered gainful if earnings are at least the benefit percentage x predisability earnings.
- Mandatory rehabilitation provision
- Disability management services
- Extended Earnings benefit
- Reasonable Accommodation benefit of up to \$2,000
- 30 trial work days during the Elimination Period
- Coverage will be continued on a premium-paying basis for a period of 1 month(s) during a layoff.
- Coverage will be continued on a premium-paying basis for a period of 1 month(s) 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 and commissions. Earnings do not include bonuses, 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 93P-LH.

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Long-Term Disability

Assumptions

- Standard Sun Life Financial contractual language is offered, including coverage for leave of absence, layoff or termination.
- 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.
- Definition of Total Disability: If an employee is unable to perform the material and substantial duties of the employee's own occupation, he or she is considered disabled. When the Own Occupation Period is completed, an employee is still considered disabled when unable to perform the material and substantial duties of any occupation for which he or she is reasonably qualified by education, training, or experience.
- Employees in states with statutory STD plans are covered by those statutory plans and that any LTD benefit payable will be offset by those statutory benefits. We reserve the right to re-rate if this assumption proves incorrect.
- Sun Life requires a final census before the point of sale and reserves the right to re-rate the proposal upon verification of dates of birth, genders, salaries, and occupations.
- Common ownership of the business units.
- Notification of any employer-completed merger or acquisition.
- A minimum of 10 employees is required at point of sale. If the eligibility of this group drops below 10 employees this proposal is not valid.
- This proposal assumes there is no coverage currently in force.

Group Long-Term Disability coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 93P-LH.



Group Dental

We are pleased to offer comprehensive PPO plans and flexible features that can be easily paired to meet your group's dental needs. Here are the highlights:

- **Flexible plan designs:** Employers can customize our Passive PPO, Active PPO, and/or Maximum Allowable Charge (MAC) plans to meet their needs.* Offer two plans for a Dual Select benefit. Include optional features—like orthodontia coverage or an annual maximum rollover provision—for a more robust offering. Adjust benefit waiting periods, deductibles, and some procedure types to suit your employees and your bottom line.
- **Voluntary dental:** Once a plan design is selected, employers can choose to offer the plan at 100% employee paid for a truly voluntary plan. All voluntary plans are equipped with a voluntary enrollment strategy to improve participation in the plan. Participation requirements apply.
- **Administrative Services Only (ASO) dental:** Large groups that self-fund their dental plan and have 100+ employees can take advantage of our administrative services. With dental ASO, Sun Life handles claims adjudication and payments for you with claims reimbursement on a weekly basis with no pre-fund requirement or on a monthly basis with a pre-funded amount of one month's expected claims—whichever works for you.
- **Alliance network:** All Sun Life Dental plans come with the United Concordia® Alliance network,** With strong provider penetration and quality assurance controls, it's easy for employees to receive quality dental care from a network dentist near home or work.
- **Encouraging good oral health:** We know oral health leads to overall health. That's why we offer built-in incentives to encourage preventive care, such as an extra cleaning during pregnancy on all our plans and not counting preventive or Type I expenses toward the plan maximum as an optional benefit.
- **Robust online services:** Employers with Sun Life Dental have access to Sun Life Connect, our user-friendly portal for online plan administration. Employees have access to www.sunlifedentalbenefits.com, an intuitive site where employees can go to view explanation of benefits, find a dentist, learn about dental insurance, read about dental health, and more.
- **Great service, guaranteed:** We are dedicated to providing our customers with prompt, responsive customer service. To prove it, we offer a money-back service guarantee that covers the speed and accuracy of claims processing and how quickly we respond to customer inquiries.

*Product offerings may not be available in all states and may vary depending on state laws and regulations.

**The network is made available through an agreement with United Concordia Companies, Inc. Claims administration services are provided by United Concordia Companies, Inc.

Group Dental coverage is underwritten by Sun Life Assurance Company of Canada, Wellesley Hills, MA under Policy Form Series GP-A

Group Voluntary Dental

Class 1

- All Employees

Plan design and rates

Plan design summary

Dental plan overview	
Eligible employees	All active, full-time, employees regularly working at least 30 hours per week.
Effective Date	January 1, 2015
Plan type	PPO
Dental PPO Network	United Concordia Alliance Network
In-Network Reimbursement	United Concordia Alliance Network
Out-of-Network Reimbursement	90th Percentile of the Usual and Customary Charge
Orthodontic (coverage) (Type IV)	Not included
Dependent Coverage Children	To age 26
Dependent Coverage Full-Time Student	Student to age 26
Open enrollment period	The open enrollment period will occur during the same month of each year. During this time, employees may purchase or cancel their dental insurance.
Employee coverage contributions	Employee pays for a portion or all of the cost of Employee coverage
Dependent coverage contributions	Employee pays for a portion or all of the cost of Dependent coverage
Minimum participation requirement	The greater of 20% of eligible employees or 10 enrolled lives

The listed coinsurance percentages shown below represent the portion of United Concordia's maximum allowable charge (MAC) for which the plan will be responsible. Network providers agree to accept network's MAC for covered services as payment in full, and also agree to file claims. If covered employees or their eligible dependents receive services from a non-network provider, United Concordia will apply the coinsurance percentages shown below to the 90th Percentile for covered services and they will be responsible for the difference up to the provider's charge.

Calendar Year Deductible

Procedure type	In-Network Deductible	Out-of-Network Deductible
Type I	Not applicable	
Type II	\$50 individual / \$150 family	\$50 individual / \$150 family
Type III		

Coinsurance

	In-Network	Out-of-Network
Type I	100%	100%
Type II	80%	80%
Type III	50%	50%

Group Dental coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series GP-A.

Calendar Year Maximum Benefit

Type II and III	\$1,000 per person
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This plan makes regular dental checkups easy by not counting Type I expenses toward the annual plan maximum. This leaves more coverage for employees and their covered dependents when they need it most, encouraging employees to maintain good oral health with routine care.

Group Dental coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series GP-A.

Covered expenses

Type I dental expenses	Coverage Limitations
Oral exams	Two in any 12 consecutive months
Cleanings	Two in any 12 consecutive months. One additional for Covered Persons under the care of a medical professional during pregnancy.
Fluoride Treatments	Covered Persons under age 19
Sealants	Two in any 12 consecutive months Covered Persons under age 16 Once per tooth per 3 years on permanent first and second molars
Full Mouth X-rays	1 in 5 Years
Bite-Wing X-rays	Once per 6 consecutive months under age 14 Once per 12 consecutive months age 14 and over
Palliative Treatment	No Limitation
Type II dental expenses	Coverage Limitations
Simple Extraction	No Limitation
Periodontal Maintenance	Two per 12 consecutive months in addition to routine prophylaxis
Amalgam Restorations	Once per tooth surface in any 12 consecutive months
Crown Build-ups	Once per tooth in any 5 years
Resin Based Composite Restoration	Once per tooth surface in any 12 consecutive months and excluding posterior teeth
Space Maintainers	Covered Persons under age 19
Periodontics (Non-Surgical): Scaling and Root Planing	Once per 24 consecutive months per area of the mouth
Surgical Periodontics	Once per 24 consecutive months per area of the mouth
Endodontics: Root Canal Therapy	Once per tooth per lifetime
Oral Surgery: Surgical Extraction of Erupted and Impacted Teeth	No Limitation
General Anesthesia	No Limitation
Type III dental expenses	Coverage Limitations
Initial Inlays and Onlays	Covered if tooth cannot be restored by fillings
Initial Crowns	Covered if tooth cannot be restored by filling or other means
Full or Partial Dentures	Once in any 5 years
Fixed Bridges	Once in any 5 years

Group Dental coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series GP-A.

Dental rates and premium

	Total employees	Dental monthly rate	Total monthly premium
Employee only	22	\$44.70	\$983.40
Employee + spouse	12	\$89.20	\$1,070.40
Employee + child(ren)	2	\$81.15	\$162.30
Employee, spouse + child(ren)	16	\$136.40	\$2,182.40
Total	52		\$4,398.50

Included in this plan:

- 12-month rate guarantee from the Effective Date
- Sun Life's Voluntary Dental Standard Graded Scale broker commission
- Rates assume 76 eligible employees, with 52 participating or 68.40% participation. Upon sale, quoted rates and benefits may be adjusted based on achieved participation levels.

Group Dental coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series GP-A.

Dental

Assumptions

- A minimum of 10 employees is required at point of sale. If the enrollment of this group drops below 10 employees this proposal is not valid.
- Assumes direct employer - employee relationship.
- Sun Life is assumed to be the sole provider of dental insurance to the employer named in this proposal.
- 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.
- If post-enrollment review shows that the group did not meet all of the underwriting requirements, we reserve the right to re-rate retroactive to the effective date or terminate the contract.
- This quote is provided based upon information provided with the proposal request. It is intended for informational purposes and is not an offer to contract. The Employer may apply for the group dental insurance shown in this proposal. If the application is accepted by Sun Life, the final rates and benefits will be based on the enrollment census and the verification of the information provided with the rate request.
- Rates assume the group does not currently have dental coverage with Sun Life Financial. However, if the group is currently covered under a Sun Life Financial plan, the rates quoted in this proposal are not valid, and the renewal rates will apply instead. Please contact your Sun Life Financial representative for more information about your renewal rates.
- This proposal will be void if the inforce carrier is United Concordia or Assurant.

Group Dental coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series GP-A.

Disclosures

Policy disclosures

Life and AD&D

The group policy, which is described in this proposal, may include exclusions. Exclusions may prevent any benefits from being payable based on certain circumstances. For life insurance, subject to state variations, these circumstances may include suicide, and for AD&D insurance, subject to state variations, they may include intentionally self-inflicted injuries, war, active participation in a riot, committing or attempting to commit a criminal act, injury sustained from any aviation activities (other than riding as a fare-paying passenger), bodily or mental infirmity or disease of any kind, infection unless due to an accidental cut or wound, voluntary use of any controlled substance, or operation of any motorized vehicle while intoxicated.

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

Short-Term Disability

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

Limitations may limit the amount of benefits payable or exclude benefits under certain circumstances. These circumstances may include any period 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, or any period during which the employee fails to submit to a medical examination as requested by Sun Life.

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, work-related injuries or illnesses, or a pre-existing condition.

(A pre-existing condition is defined as a condition for which, during the look back 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.

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. For a complete list of exclusions and limitations, please refer to the policy documents.

Dental

The group policy, which is described in this proposal, may include exclusions. Exclusions may prevent expenses from being covered based on certain circumstances. The following expenses may not be covered:

- procedures not performed by a dentist
- procedures not listed as covered dental expenses
- dental care for injuries that are work-related, self-inflicted, or not caused by an accident
- orthognathic surgery
- dental care resulting from active participation in a riot or commission of a felony
- experimental treatment, oral hygiene, plaque control programs, and dietary instruction
- dental care for injuries sustained as a result of war or act of war
- charges for pulp caps
- dental expenses incurred while coverage is not in force
- charges for care, treatment, services, or supplies to the extent that any benefit is provided by Medicare
- charges not customarily made when there is no insurance or charges for which there is no legal obligation to pay
- charges for failure to keep appointments
- replacement or repair of lost, stolen or damaged prosthetic or orthodontic appliance.
- additional services, such as orthodontia and/or surgical implants are not covered, unless specifically listed under covered services.
- charges for diagnostic services and treatment of jaw joint problems, such as temporomandibular joint disorders, by any method unless specifically covered under the Certificate.

General disclosures

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

The Sun Life Financial group of companies operates under the "Sun Life Financial" name. In the United States and elsewhere, insurance products are offered by members of the Sun Life Financial group that are insurance companies. Sun Life Financial Inc., the publicly traded holding company for the Sun Life Financial 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. Based on market capitalization data, as of March 31, 2013 provided by Thomson Reuters and compiled by Sun Life Financial.

3. Based on in force premium for U.S. business. Source: for Disability, LIMRA, U.S. Group Disability Insurance 2011 Annual Sales and In Force Report.

4. The services identified below 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. Emergency Travel Assistance is provided by Assist America®. Identity Theft Protection is provided by SecurAssist®, an Assist America program. Convenience Resources and Adult /Elder Care Support are provided by Harris, Rothenberg International, Inc. Claimant Support Services, Online Will Preparation, and HealthChampionSM (health care support services) are provided by ComPsych®. Employee Assistance Program (EAP) work/life services, which are provided by ComPsych, are also not insurance, and the charge is segregated from the insurance cost but included in the total amount billed. The benefit-specific sections of this proposal will note if any of these services are available to employees. Sun Life is not responsible or liable for care, services, or advice given by any provider or vendor of the services. Sun Life reserves the right to discontinue any of the services at any time.

Service guarantees: if we do not meet our service standards, the employer is given a refund as a percentage of premium. Certain limitations apply.

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 REV 7-12, 01C-LH-PT, 12-GP-01, 12-DI-C-01, 12-SD-C-01, GP-A, 13-SD-C-01, 12-AC-C-01, 12-AC-R-01, and 12-AC-R-02. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Windsor, CT) under Policy Form Series 13-GP-LH-01, 13-GP-LF-01, GP-A, 06P-NY-DBL, 07-NYSL REV 7-12. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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