

Acquisition of Assurant Employee Benefits¹

Frequently asked questions

June 1, 2016

Employer/Employee-specific Q&A

1. Will customer service be impacted? Will my service-level agreement change?

Sun Life will remain customer driven, service oriented, and committed to providing customers with the same high-quality service they've come to expect. As we work through our integration efforts, we will ensure a smooth and seamless transition for our customers. Existing service-level agreements are not impacted. Any changes in the future will be communicated in a timely manner.

2. Will my service contacts change?

As the administrator of Assurant Employee Benefits policies moving forward, Sun Life will manage employee claims, payments, and billing, and provide customer service—with many of the same people that Assurant Employee Benefits customers and brokers have worked with all along.

If you worked with a dedicated service point of contact, that contact may have changed. We will reach out to you directly if this is the case. You should also continue to call the same toll-free numbers that you do today and visit the same websites that you do today to manage benefits. We will also inform you if we make any changes to these resources.

3. Will my systems login change?

You can continue to log into the same Sun Life or Assurant Employee Benefits systems with your current credentials. Some Assurant Employee Benefits systems have been rebranded under the Sun Life name.

4. Will there be changes to Assurant Employee Benefits customer policies or policy numbers?

Assurant Employee Benefits is the brand name for insurance products underwritten by Union Security Insurance Company and for prepaid products provided by prepaid dental companies.^{1,2} In New York, insurance products are underwritten and prepaid products are provided by Union Security Life Insurance Company of New York. As of March 1, 2016, these policies are now administered by Sun Life Assurance Company of Canada or, in New York, by Sun Life and Health Insurance Company (U.S.). There are no changes to the administration of existing Sun Life policies. Your policy numbers will not change.

5. Will my rates change or will my employee rates change as a result of this acquisition?

As a result of the acquisition, your existing plan rates will not change. Your employees' premium will also not change. As we work to integrate the two organizations, we will communicate any changes to premium payment instructions.

6. Where do I send premium payments?

We do not wish to disrupt the service or administration of current business, so please continue to send premium payments in the same manner that you do today. Former Assurant Employee Benefits customers will continue to remit premium to the current address or through the same process in use today (check, EFT, ACH, debit, or Online Advantage click-to-pay). Current Sun Life customers will continue to pay premium through e-Pay, check, or EFT. If you've done business with both Assurant Employee Benefits and Sun Life, you will continue to send premium payments to the same separate addresses.

7. Will my employees be affected? Will they get new booklets/ID cards?

No. Nothing changes for employees currently enrolled in or receiving benefits. We will continue to administer benefits under the terms of our current policies and are committed to providing the excellent service you and your employees have come to rely on. Any changes in the future will be communicated in a timely manner.

8. Do I have to re-enroll my employees or fill out new beneficiary forms?

You will not need to re-enroll employees, as the terms and conditions of their policies will stay intact.

9. Will you be reissuing or converting current Assurant Employee Benefits policies?

All policies, written and/or administered through Assurant Employee Benefits, currently in force will be honored for their duration. At a later date, we will reach out to policyholders regarding the opportunity to move to a Sun Life contract in the future with similar provisions and financial strength ratings. We will ensure that any changes are communicated clearly to you.

10. How will existing/in-process claims be handled?

Existing/in-process claims will continue to be handled in the same way that they are handled today: through existing claims management resources. Claim numbers will not change.

11. What if an employee is currently receiving short-term or long-term disability payments or if life insurance premiums are being waived because of a disability under either an Assurant Employee Benefits or Sun Life policy?

Customers will continue to receive their benefits in the same way that they are receiving them today, which includes direct deposit if they've enrolled for it. Benefits will continue as long as customers remain eligible under the policy.

1. Assurant Employee Benefits (AEB) is the brand name for insurance and prepaid dental products underwritten or provided by Union Security Insurance Company (Kansas City, MO) and administered by Sun Life Assurance Company of Canada (SLOC) (Wellesley Hills, MA). In New York, insurance products and prepaid dental products are underwritten or provided by Union Security Life Insurance Company of New York (Fayetteville, NY) and are administered by Sun Life and Health Insurance Company (U.S.) (Windsor, CT). AEB is also the brand name for Group Hospital Confinement Indemnity "Gap" or Supplemental Medical Expense "Gap" insurance underwritten by Fidelity Security Life Insurance Company and administered by SLOC.

2. Certain prepaid dental plans are provided by prepaid dental companies that are now members of the Sun Life Financial family of companies. There is no change in the benefits provided, nor any action required. 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 by Union Security Life Insurance Company of New York (Fayetteville, NY) and administered by Sun Life and Health Insurance Company (U.S.) (Windsor, CT).

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