

Acquisition of Assurant Employee Benefits¹ Frequently asked questions June 1, 2016

Member (Employee)-specifc Q&A

- 1. Is my plan still with Assurant Employee Benefits? If you have an existing plan through Assurant Employee Benefits, it has not changed. As of March 1, 2016, Sun Life now administers the policy; this, however, has no impact on your plan.
- 2. Is my dental plan still with Sun Life? I heard that Assurant Employee Benefits has its own dental network. Am I covered with them now? Do I need to access a new or different network? Your existing dental plan with Sun Life will not change.
 - If your dental insurance is currently through Sun Life and administered through United Concordia Dental, you will continue to use the Alliance Network. As we work to integrate the two businesses, we will communicate any chances that impact you.
 - If your dental insurance through Sun Life accesses the Assurant Dental Network, Assurant Focus Dental Network, or one of our prepaid dental networks, please visit our *Find a Dentist* tool at <u>www.assurantemployeebenefits.com</u> under Online Advantage login.
- 3. I have a dental plan through Assurant Employee Benefits today. My dental provider says they do not participate in the Alliance network (used by Sun Life). What should I do? Your dental network will continue as the Assurant Dental Network or Assurant Focus Dental Network as we work to integrate the two businesses. If your provider participates in either Assurant network, then you are eligible for dental benefits according to your plan.
- 4. Is my provider/dentist still *in network*? There is no impact on your current network.
- 5. Will I have to meet a new deductible or will I get a new maximum? There is no change to your plan's current benefits, deductibles, or maximum benefits as a result of the acquisition.
- 6. Do I need or will I get a new group number/ID card/member ID? You can continue to use your current dental ID card. Reminder: if your dental plan is through Assurant Employee Benefits today, you can easily access your dental ID card through our mobile application, Benefit Tools, which is available in both the Apple App and Google Play online stores.

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.

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GMPOT-5536

SLPC 27522 05/16 (exp. 05/17)

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