

SELF-FUNDED SHORT-TERM DISABILITY

SunAdvisor:®great service – guaranteed

Sun Life is pleased to offer a SunAdvisor service guarantee that covers the speed and accuracy of our claims processing, our responsiveness, and the client's overall satisfaction.

Our Service Guarantees:

Claims service

We will review all new claims within 5 business days of receipt of a completed claim packet, or we will follow up for missing information. Claims recommendations will be 100% accurate at least 98% of the time.[1]

Customer service

We will respond to all telephone calls from clients and claimants within 1 business day.

Overall satisfaction guarantee

We're committed to service. If a client is not satisfied with their Sun Life experience – for any reason – we will provide payment under this section.

If we do not meet the terms of a guarantee, an Employer 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 Sun Life, in our sole discretion, determines that significant events outside of our control have occurred, such as a Pandemic, we reserve the right to change the terms of any and all service guarantees. For example, we may cease the service guarantees program entirely, or remove a section of the offering that has been impacted by these events. If the request is approved, payment will be made by check during the plan year, as long as the administration agreement remains in force during this time. Sun Life's maximum liability under this guarantee for any plan year is limited to the lesser of 3% of the Employer's annual Sun Advisor fee 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 an Employer has more than one line of insurance coverage, the Overall Satisfaction component will be paid only if the service issue arises under this guarantee.

To learn more, call your local Sun Life Employee Benefits representative

1. If claim packet is not complete, we will request additional information within 5 business days. Claim recommendations will be accurate in accordance to the underlying plan document.

Sun Advisor is an administrative service for self-funded short-term disability and salary continuation programs. SunAdvisor services for self-insured short-term disability and salary continuation plans are not insurance.

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

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Sun Life®