

GROUP ACCIDENT

Portability Employee Kit

Solutions for employees making a career transition



Take your insurance with you

You made a smart decision by protecting yourself with an Accident insurance plan from Sun Life. It can provide you with the added financial support you may need in the event you are injured in a covered accident. You should not have to give up this coverage solely because your job changes.

Fortunately, you can keep this important benefit even if you are changing jobs or careers and aren't able to get the same coverage elsewhere. This insurance has a portability option that allows you to "port," or carry, your benefits (and any benefits for your dependents) with you when you leave your job. It is also available for divorced spouses who want to port coverage, or for spouses of employees who have passed away.

Coverage is generally available until the later of age 70 or 12 months. Please check your group insurance booklet or certificate, or talk with your benefits administrator for details.

You have a limited time to act. If you want to port your coverage, Sun Life must receive your application and premium within 31 days of the termination of your benefits.

The information contained in the next few pages will help you determine the premiums for portability coverage and tell you how to submit your application.

Receipt of this document does not certify eligibility for benefits under this plan.

Please note the following:

- Generally, you are eligible to port if your coverage under the group policy has terminated and you are under age 70.
- Eligibility requirements may vary based on your employer's plan; please see your certificate for details.
- If your application is approved, your coverage amount may not be identical to the amount that existed under the employer's plan.

Accident Insurance is a limited benefit policy. It provides accident coverage only. It does not provide basic hospital, basic medical, or major medical insurance. The certificate and its riders have exclusions and limitations that may affect any benefits payable. These are outlined in the certificate that will be sent to you. Benefits payable are subject to all terms and conditions of the certificate.

How to apply for portability

Ensure you have the right forms. Your employer will give you:

- **A completed Portability Notice.** Your employer completes this form. It shows the coverage you had with your employer, including any dependent coverage.
- **Application.** This is for you to complete and mail to Sun Life, along with the Portability Notice and your payment.

Submit your application, a check for your first premium payment, and the Portability Notice. The check should be made payable to Sun Life Assurance Company of Canada. (Please send a personal check. We do not accept starter checks, money orders, or cashier checks.) Mail it with your application and Portability Notice to:

Sun Life
Attn Group Portability/Continuation
96 Worcester Street
Wellesley Hills, MA 02481

If your application is approved, you will receive a certificate of insurance illustrating all the benefits, terms, and conditions of your ported coverage. Your new portability insurance may not be identical to the insurance you had under your employer's policy.

Paying your premium

Sun Life will send you a monthly invoice. Your approval letter will have instructions on how to pay your premium. If you have any questions about your bill or how to make payments, you can contact Sun Life at 800-247-6875.

Note: If your ported coverage lapses due to not paying the premium, you will not be eligible to reinstate your ported coverage.

Questions?

Call 800-247-6875

Request your premium amount

Call 800-247-6875 to request your premium amount and to inform us of any changes you wish to make to your plan. Sun Life's Customer Service representatives can provide the premium amount for your current plan, as well as any alternative plan designs available at a lower cost. Use the spaces below to note any plan changes and to calculate your premium. The initial port rates may be subject to change in the future.

Accident insurance rates—monthly

	Cost per month
Employee	
Spouse	
Child(ren)	
Total	\$

Group accident insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 16-AC-C-01, 16-ACPort-C-01, 15-GP-01, 12-GP-01, 12-AC-C-01, 12-GPPort-01 and 12-ACPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

© 2024 Sun Life Assurance Company of Canada, Wellesley Hills, MA 02481. All rights reserved. The Sun Life name and logo are registered trademarks of Sun Life Assurance Company of Canada. Visit us at www.sunlife.com/us.

GVACPK-3542-ff

#1476122114 08/24 (exp. 08/26)