



GROUP LIFE

## Continuation Kit

Solutions for employees making a career transition

# Continue your insurance

It makes sense to protect your family with life insurance. Fortunately, you can keep this important benefit even if you are changing jobs or careers. Your insurance has a continuation option that allows you to continue your in-force coverage for yourself and any covered dependents when you leave your job.

Coverage is generally available until you turn 70 or your former employer cancels the policy with Sun Life. Please check your group insurance certificate, or talk with your benefits administrator for details.

**You have a limited time to act. If you want to continue your coverage, Sun Life Financial must receive your Continuation Election within 31 days of the termination of your benefits.**

The following information will help you calculate the premium for continuation coverage and provide instructions for submitting the appropriate forms.

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

## How to continue your coverage

Continuation is available if your former employer remains in-force with Sun Life, and you are under age 70 and reside in the U.S. or Canada. You are not eligible if:

- You are retiring
- You remain employed with your employer but do not qualify for benefits under the employer's policy
- You have a terminal sickness or injury
- You are covered by any other continuation provision or Waiver of Premium under the policy

Please check your certificate to see the specific conditions that apply.

1. **Ensure you have the right forms.** Your employer will give you:
  - **A completed Continuation Notice.** Your employer completes this form. It shows you how much Life and Accidental Death & Dismemberment (AD&D) coverage you had with your employer, including spouse and/or child coverage. Generally, you may continue with up to \$500,000 of Life and AD&D. You will need this information to calculate your cost.
  - **Continuation Election.** This is for you to complete and mail to Sun Life Financial, along with the Continuation Notice and your payment.

2. **Call 800-247-6875 for your rates.**

Sun Life's Customer Service representatives can provide you with the rates per \$1,000 of coverage. You can continue coverage at your current level, or you may choose to reduce the amount of coverage.

3. **Calculate your cost.**

Use the table and notes section on the next page to write down your rate and other details about your plan. A Customer Service representative will help you with the calculation.

4. **Submit your Continuation Election, a check for your first premium payment, and the Continuation 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's checks.) Mail it with your election form and Continuation Notice to:

Sun Life Assurance Company of Canada  
One Sun Life Executive Park  
Sun Code 1220  
Wellesley Hills, MA 02481

	Benefit amount (in dollars)	÷ 1,000	x Rate (Basic or Voluntary)	= Cost per \$1,000
Employee (self)				
Spouse (if eligible)				
Child(ren) (if eligible)*				
Total cost per month				\$

Note: Your rate may increase based upon your age. You may also decrease coverage for yourself or your dependents but you may not increase it.

\* The premium for all children is based on the coverage for one child, regardless of how many children you have. As such, count only one child in your rate calculation. All of your children will have the same amount of coverage.

### Introducing WageWorks, Inc.

After you make your first payment, our designated administrator, WageWorks, will bill you monthly for all future payments. You will receive correspondence and a payment coupon booklet from WageWorks, and you can contact them at 888-678-4881 with any billing questions.

**Note:** If your coverage lapses because you didn't pay the premium, you will not be eligible to reinstate it.

If you are ineligible for continuation or you prefer more permanent coverage, you may be able to apply for Group Life Conversion. Conversion allows you to purchase an individual Life insurance policy from Sun Life. Conversion is not available for AD&D.

To apply for conversion, please call us at 800-247-6875,  
Monday through Friday, 8 a.m. to 6 p.m. ET.



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One Sun Life Executive Park  
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GLPK-EE-8150e

Group life 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, 12-GP-01, 15-GP-01, 15-LF-C-01, 12-GPPort-P-01, 15-LFPort-C-01, 15-ADD-C-01, 13-ADD-C-01 and 13-ADDPort-C-01.

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