



March 27, 2019

Important changes to the Assurant Employee Benefits' plan(s) for Gaston County Schools, Policy # 5481333/0.

Dear Joey Clinton,

We have exciting news for you!

When Sun Life Financial acquired Assurant's employee benefits business in March 2016, **you** became part of the Sun Life family. We've been working hard to combine the strengths of the two businesses so that you can benefit from our broadened product portfolio, enhanced online capabilities, and continued support from the same service contacts you work with today.

The final milestone in your move to Sun Life is converting your current policy(ies) to a Sun Life contract(s), effective October 1, 2019. We are focused on making your experience straightforward and easy. You can count on us to be there every step of the way.

What you need to know

There is nothing to sign and return. Payment of the first bill in your new Sun Life policy year will tell us that you have accepted our offer. We will automatically provide Sun Life coverage effective October 1, 2019, for covered employees and, as applicable, their enrolled dependents. Note: To be eligible for this offer, most plans require at least two covered employees. Additional plan specific participation requirements may apply.

- Your Sun Life plan(s) will match your current plan(s) in most cases. If we weren't able to provide a match, we are offering the closest comparable option.
- Please carefully review the enclosed materials for more information about each plan(s).
- Employees do not need to re-enroll in a plan that is converting; we will simply move enrolled employees and their enrolled dependents to the new plan.
- There will be no interruption in benefits, subject to plan provisions.
- Sun Life Connect will be your new plan administration website. It offers **new** capabilities such as viewing/certifying Life and Disability claims online, viewing Evidence of Insurability (EOI) status online, and uploading EOI information. *Note:* When registering for Sun Life Connect, the user will have the opportunity to provide us with an early acceptance of the new Sun Life plan(s). Coverage under the new Sun Life plan(s) is conditioned upon the payment of the first premium bill.

Questions? Let us help!

We're committed to helping you through this conversion with attentive service and detailed information. For more information, we invite you to contact us in a way that is convenient for you.

How to reach us

For the latest information



www.sunlife.com/conversion

Via our dedicated e-mail



transition.services@sunlife.com

Via telephone:



877-645-4363

- Your covered employees will continue to use the same online portal, Online Advantage, to access their benefits information.

New materials coming your way. What you can expect.

For each plan converting, we have enclosed a summary of what is new and what is different (if anything) in the Sun Life plan(s). Please carefully review this information and let us know if you have any questions.

New materials available with conversion plan(s)!

- First bill for the NEW Sun Life policy(ies)
- New policy materials replacing each existing Assurant Employee Benefits plan
- New certificates to share with your employees, as appropriate
- Transition guide to answer the most common questions
- Materials to help communicate with your employees about the change
- Sun Life Connect registration instructions and link

Important information about your Assurant Employee Benefits policy(ies).

The terms of your current Life plan(s) provide the option to keep your current plan(s). Please contact us at 1-877-645-4363 or via email at transition.services@sunlife.com if you would like more information on renewing your current plan.

Your other Assurant Employee Benefits plan(s) through Policy #5481333/0, including Voluntary Life will end as of 11:59 p.m. ET on September 30, 2019. This communication serves as notice of termination of the Assurant Employee Benefits plan(s) pursuant to the terms of that plan. Select states require you to provide notification to employees. We invite you to visit our conversion webpage to access a prepared template to make this notification easier.

Thank you again for your loyalty and for trusting us with your benefits business. We look forward to working with you for years to come.

Best regards,
Transition Services Team
Sun Life Financial

Enclosed:
Product conversion offers

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SLPC 28199 07/17 (Exp. 12/20)

Life · Disability · Dental · Vision · Critical Illness · Cancer · Accident · Medical Gap · Stop-Loss

Life Coverage for Gaston County Schools

Policy: 5481333/0

Rate Effective Date: **October 1, 2019**

Conversion Effective Date: **October 1, 2019**

Your new Life plan from Sun Life closely matches your Assurant Employee Benefits plan with a few exceptions that are outlined below. Covered employees, along with covered dependents (if applicable), will simply move to the new plan at their existing coverage amounts.

Your plan through Sun Life offers:

- Affordable plan designs
- Flexible benefit schedules
- Flexible maximum benefits and guaranteed issue amounts to fit different needs
- Waiver of Premium

Please note: At least two covered employees are required to issue the new Sun Life plan. Additional participation requirements may apply.

Many features of your current plan will carry over to your new Life plan, with the following exceptions.

- **AD&D Exclusions**

The AD&D benefit no longer excludes losses due to suicide.

Plan rates effective on October 1, 2019:

A thorough review of your plan(s) has been completed. In determining your new plan rate(s) many factors have been taken into consideration which may include average age, gender distribution, benefit distribution, and claims incidence as well as the specific industry in which your group operates. For your convenience, the table(s) below shows the monthly rate(s).

Life		
	Current	New
Employee Life per \$1,000 of benefit	\$0.12	\$0.12

We are pleased to guarantee these rates for a period of 24 months, until October 1, 2021.

Important information about your Assurant Employee Benefits Life insurance plan. At your discretion, you may request a renewal of one or more of your existing Life plan(s). If you have other coverages also converting to Sun Life and decide to maintain your current Life plan(s), you may experience two administrative and web experiences. Please contact us at 877-645-4363 or at transition.services@sunlife.com if you would like more information on renewing your current plan.

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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. In New York, group life insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01, 13-GP-LF-01, 13-LF-C-01, 12-GPPort-P-01, 13-LFPort-C-01, 15-LF-GP-01, 15-LF-C-01, 12-GPPort-P-01, 15-LFPort-C-01, 13-GP-LH-01, and 13-ADD-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations. © 2018 Sun Life Assurance Company of Canada, Wellesley Hills, MA 02481. All rights reserved. Sun Life Financial and the globe symbol are registered trademarks of Sun Life Assurance Company of Canada. Visit us at www.sunlife.com/us.

SLPC 28448 03/18 (exp. 12/20)

Voluntary Life Coverage for Gaston County Schools

Policy: **5481333/0**

Rate Effective Date: **October 1, 2019**

Conversion Effective Date: **October 1, 2019**

Your new Life plan from Sun Life closely matches your Assurant Employee Benefits plan with a few exceptions that are outlined below. Covered employees, as well as covered dependents (if applicable), will simply move to the new plan at their existing coverage amounts. This includes any employees enrolled for contributory or voluntary coverage—there is no need to reenroll.

Your plan through Sun Life offers:

- Affordable plan designs
- Flexible benefit schedules
- Flexible maximum benefits and guaranteed issue amounts to fit different needs
- Accelerated Benefits
- Waiver of Premium

Please note: At least two covered employees are required to issue the new Sun Life plan. Additional participation requirements may apply.

Many features of your current plan will carry over to your new Life plan, with the following exceptions.

- **Accelerated Death Benefit—Employee & Spouse**
The Accelerated Death Benefit on the new plan is enhanced in that it allows insured employee access up to the 80% maximum without beneficiary approval and no interest charge will be applied to the remaining Life benefit. The existing plan allows only insured employee to receive up to 50% of the Life coverage without beneficiary approval, and the remaining Life benefit is reduced by an interest charge.
- **Portability rates**
The rates for those insured employees who choose to port their coverage are changing. Rates are generally lower than the existing portability rates. Note that this does not affect existing portees, but only those that will port under the new policy. New rates can be found in the Sun Life portability kit, which will be made available to you on your new online portal, Sun Life Connect.
- **Late Entrant Enrollment Rules**
All late entrants into the plan will be required to provide evidence of insurability (EOI). Your previous plan allowed employees who did not enroll when they were first eligible to enroll up to the guaranteed issue amount without EOI during the first annual enrollment period following their initial eligibility date.
- **Definition of a child**
The new plan covers children up to age 26 regardless of student status and the definition of a child includes those required to be covered by a court/administrative order.
- **AD&D Exclusions**
The AD&D benefit no longer excludes losses due to suicide.

Plan rates effective on October 1, 2019:

A thorough review of your plan(s) has been completed. In determining your new plan rate(s) many factors have been taken into consideration which may include average age, gender distribution,

benefit distribution, and claims incidence as well as the specific industry in which your group operates. For your convenience, the table(s) below shows the monthly rate(s).

Voluntary Life

Life rates per \$1,000 of benefit

The employee's age on each policy anniversary determines which rate applies.

Age	Current Employee	New Employee	Current Spouse	New Spouse
<20	\$0.200	\$0.200	\$0.330	\$0.330
20-24	\$0.200	\$0.200	\$0.330	\$0.330
25-29	\$0.200	\$0.200	\$0.330	\$0.330
30-34	\$0.200	\$0.200	\$0.330	\$0.330
35-39	\$0.200	\$0.200	\$0.330	\$0.330
40-44	\$0.200	\$0.200	\$0.330	\$0.330
45-49	\$0.200	\$0.200	\$0.330	\$0.330
50-54	\$0.200	\$0.200	\$0.330	\$0.330
55-59	\$0.200	\$0.200	\$0.330	\$0.330
60-64	\$0.200	\$0.200	\$0.330	\$0.330
65-69	\$0.200	\$0.200	\$0.330	\$0.330
70-74	\$0.200	\$0.200	\$0.330	\$0.330
75+	\$0.200	\$0.200	\$0.330	\$0.330

Voluntary Child(ren) Life

Rate per \$1,000 of benefit

	Current	New
Life	\$0.050	\$0.050

We are pleased to guarantee your Sun Life rates for your new plan for a period of 24 months, until October 1, 2021.

Important information about your Assurant Employee Benefits Life insurance plan. Coverage under your existing Life plan, Policy #5481333/0, will end at 11:59 p.m. ET on September 30, 2019. Your new Sun Life plan will replace your existing Life plan.

This communication serves as the notice of termination for the Assurant Employee Benefits Life plan.

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2323 Grand Boulevard
Kansas City, MO 64108-2670

Joey Clinton
Gaston County Schools
1351 Bradford Heights Rd.
Gastonia, NC 28054