

A result of disruption, Sun Life Dental Clients will receive a premium credit² for fully insured indemnity or PPO dental plan(s).

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Important information about your Sun Life Dental Plan



COVID-19 has touched every business and every person in some way. We hope this email finds your business adapting to these challenges and that you are finding your way in this new environment.

As an important Sun Life Dental Client, you should know that we have been closely monitoring guidance provided by the American Dental Association (“ADA”) as well as Federal and State governments with regard to the operation of dental practices. While most dental practices are still available for emergent care, we recognize that preventive and other dental services may have been delayed or cancelled.

50% Dental premium credit for July 2020¹

A result of this disruption, Sun Life Dental Clients will receive a premium credit² for fully insured indemnity or PPO dental plan(s). The credit will be for 50% of the July 2020 premium for such plans³. We recognize adjusting premium may create an administrative challenge for you. If so, please let us know. Upon request, you may be eligible to apply an equivalent credit at your next renewal⁴.

Next steps

- If **Sun Life administers your plan**, there is nothing you need to do to receive this credit. Your July bill will reflect 50% of the premium normally due that month. Simply pay as billed. You may need to adjust payroll withholding amounts for July.
- If **you self-administer your plan or work with a Third Party Administrator (TPA)**, simply pay 50% of what you would have paid for the month of July. Again, you may need to adjust payroll withholding amounts for July.
- If the premium credit presents an administrative challenge, let us know. If eligible, we are happy to apply an equivalent credit to your next renewal⁴. Please let us know by **Friday, May 29, 2020**.

If you have any questions about this credit, or want to request the renewal option, simply [send us a quick email](#).

Sun Life is here to help

In addition to this dental premium credit, Sun Life has taken many actions to help our Clients maintain the benefits their employees need. Please visit our dedicated [COVID-19 resource page](#) for more information. Content is updated frequently. Your Sun Life contacts are happy to assist with any questions you may have—please do not hesitate to reach out.

Sincerely,
Sun Life

COVID-19 RESPONSE: We're here to help

Visit www.sunlife.com/coronavirus for up-to-date information related to COVID-19.



STOP-LOSS | DISABILITY | ABSENCE | DENTAL/VISION | LIFE

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%%GENERAL_DISCLAIMER%%

¹Applicable for Sun Life Dental Clients with less than 2,000 enrolled employees.

²Subject to regulatory review and restrictions. July 2020 credit is not available for WA situs Clients.

³Clients with both indemnity or PPO plans, and prepaid or DHMO plans will only be entitled to a credit for the premium related to the indemnity or PPO plans.

⁴Next renewal must occur September 1, 2020 or later. Renewal option is not available for Clients with 50 and under employees in WA and FL.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI).

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