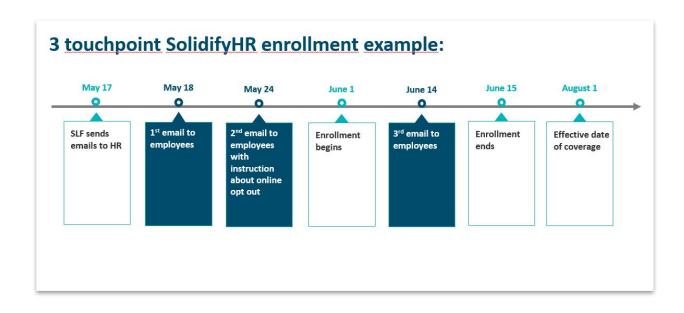


Sample Enrollment Communications Timeline and Employee Email Templates (paper re-enrollment only)



How to use these employee email communications

If re-enrolling using paper applications

You can use our employee email templates to send emails to your employees.

Email #1 - Announcement email



Good news! You will be automatically enrolled into long-term disability insurance.

Did you know that 1 in 4 workers will miss up to 3 months of work due to illness, injury or pregnancy during their career?¹

If you have a disabling illness or injury and your claim is approved, disability insurance replaces a portion of your income. You can use this money to pay for everyday expenses, like your mortgage or rent, utilities, childcare and groceries. Additionally, the clinical teams at Sun Life can help you return to work if you are able.

Because having disability insurance is important to a person's financial security, we will be automatically enrolling employees into long-term disability insurance this year. If you decide that you don't want coverage, you'll have opportunities to opt out before any payment is deducted from your paycheck.

You'll learn more about this coverage throughout enrollment season.

You've built a great life. Protect it.

Talk to your benefits administrator today to learn more about the benefits available to you.

Sun Life Financial 112 Worcester Street, Wellesley Hills, MA 02481

¹ Realitycheckup.org, Council for Disability Awareness, 2018

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You will be automatically enrolled into long-term disability insurance.

Your benefits enrollment is now open. You will be automatically enrolled into longterm disability coverage from Sun Life. Payment for this coverage will be deducted from your paycheck once coverage begins

Before you make your decision:

- Watch this video to learn more about disability insurance and automatic enrollment.
- Keep in mind that disability coverage does not pay for pre-existing conditions. It may pay
 for other injuries and illnesses that leave you unable to work.
- If you have this coverage today because you've signed up in the past, you still need to follow the below instructions.

If you want to keep this coverage:

You are all set! Your income will be protected in the event of a disability, and your first payroll deduction will begin after the effective date. Remember to go online to elect your other benefits.

If you do not want this coverage:

You can opt-out of this coverage during the enrollment period. To opt-out of your long-term disability insurance you will need complete the opt-out form provided to you and submit it with your enrollment application.

You've built a great life. Protect it.

Talk to your benefits administrator today to learn more about the benefits available to you.

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Open enrollment is ending soon!

Tomorrow is your last chance to enroll in your benefits. Remember, this is also your last chance to opt-out of long-term disability insurance before premium is deducted from your paycheck. If you have already made your elections, please ignore this email.

As a reminder, disability insurance protects your income if you cannot work.

If you have any questions about any benefit offered this year, please speak to your benefits administrator.

You've built a great life. Protect it.

Talk to your benefits administrator today to learn more about the benefits available to you.

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