

# E-Z Choice

## Small Business Solutions

In the world of small business, there's nothing more critical to your success than the health and well-being of your employees. That's why we offer the E-Z Choice suite of cost-effective products – designed exclusively for today's small business owner with 2 to 24 employees. With the E-Z Choice product portfolio, we deliver employee benefits plans designed around what you need and want from a benefits program: flexible plan designs, a host of options, responsive service and sound underwriting practices.

### Short-Term Disability Income Insurance (For 2 to 24 employees)

An important addition to your benefits package, short-term disability provides reasonable replacement of lost income and a host of options.

- Guaranteed Issue for timely enrollees
- Choice of Benefit amounts, formulas and duration
- Maximum Weekly Benefit up to \$1,000
- Partial Disability Benefit
- Pays Maternity Benefits as any other illness
- Partial Benefit Amount and Limited Benefit Period for Pre-existing Conditions (2 to 9 employees)
- Return to Wellness Program
- 2-year Rate Guarantee
- Employee Assistance Program (EAP)<sup>1</sup>

### Long-Term Disability Income Insurance (For 2 to 24 employees)

Easy to implement, our plans cover employees who can not work due to a long-term disability.

- Guaranteed Issue for timely enrollees
- Limited benefit period for Pre-existing Conditions
- Choice of Elimination Periods
- 60% of salary – up to \$6,000 Monthly Maximum
- Transitional Plan for certain industries
- Premium Waiver for Total Disability
- Up to 60 Trial Return to Work Days
- Partial Disability Benefit
- Presumptive Disability Benefit
- Rehabilitation and Survivor Benefits
- Return to Wellness Program
- 2-year Rate Guarantee
- Employee Assistance Program (EAP)<sup>1</sup>

### Life and AD&D Insurance (For 2 to 24 employees)

A low-cost, high value addition to any employee benefits package, our affordable life insurance options help employees establish financial protection for their families.

- Guaranteed Issue amounts for timely enrollees
- High benefit maximums – up to \$300,000 for groups with 10 or more employees
- Premium Waiver for Total Disability
- Accelerated Benefit
- Seat Belt Benefit
- Conversion Privilege
- Dependent Life Coverage (for 10 to 24 employees)
- 2-year Rate Guarantee
- Employee Assistance Program (EAP)<sup>1</sup>

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## Dental Insurance (For 3 to 24 employees)

Choose from a variety of plans, allowing you to select a plan option that meets your needs from both a benefits and price perspective.

- Availability in all industries
- Choice of 4 plans – with PPO options<sup>2</sup>
- Over 65,000 PPO dental practice locations<sup>3</sup> through DenteMAX
- No deductible for covered Preventive Services
- Optional Orthodontia Coverage
- Optional Vision Rider
- Employee Oral Health Education brochures
- Preferred Vision Care<sup>®</sup> discount card at no additional cost<sup>4</sup>

## e-Services

Dedicated to revolutionizing customer service through the delivery of innovative, value-added, Internet-based applications, e-Services offers our customers the convenience and efficiency of navigating to a single site as a gateway to a variety of electronic tools.

With e-Services, you receive the information you need, when you need it, from a secure Web site, allowing you to conduct business in compliance with the HIPAA Privacy requirements.

- e-Eligibility
- e-Bill
- e-Pay
- e-EOB
- e-Secure Communication Center
- e-Broker Servicing
- e-ID Cards

## Call for More Information

For costs and complete details of the plans and services advertised, including availability, please contact your Sun Life Financial Representative.

CPS Group Benefits 1-800-326-5433 x 160

The group disability policy advertised provides disability income insurance only. It does NOT provide basic hospital, basic major medical or major medical insurance as defined by the New York State Insurance Department.

The dental policy advertised provides DENTAL insurance only.

The coverages referred to above contain certain exclusions and limitations as well as terms under which such coverage can be continued or discontinued.

<sup>1</sup>EAP is administered by Harris, Rothenburg, International, LLC

<sup>2</sup>Dental PPO not available in all states

<sup>3</sup>Dente<sup>MAX</sup>, as of February 2006

<sup>4</sup>The Preferred Vision Care<sup>®</sup> discount card provided by Spectrum Benefits Management Corp. is not insurance and offers fee discounts from participating providers.

Group insurance policies are underwritten by Genworth Life and Health Insurance Company (Windsor, CT) in all states under Policy Form Numbers GP-A and GP-D (or appropriate state edition with respect to Stop-Loss policies). Product offerings may not be available in all states.

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