

North2South Benefits Solution™

Comprehensive coverage for U.S. employees of
Canadian employers



What is North2South Benefits Solution™ ?

We designed North2South Benefits Solution for Canadian Sun Life employers that have employees living and working in the United States. It gives eligible Canadian plan sponsors access to “big company” coverage for as few as 2 U.S.-based employees.

What does the program offer?

It offers you the possibility to choose the health and dental plan design that best fits your group’s needs. It’s a comprehensive and flexible program built around six standard health and dental benefit options provided by our partners. Health benefits are provided by Aetna International¹. Dental benefits are provided by Sun Life US². You can select from a full range of dental P P O (Participating Provider Organization)³ short-and long-term disability plans, as well as life and Accidental Death & Dismemberment (A D & D) coverage.

North2South Benefits Solution delivers simplicity, convenience and confidence to employers and plan members:



Simplicity

Offers effective coverage for 2 or more full-time employees⁴ of Canadian plan sponsors who live and work in the U.S.

Your plan will include comprehensive U.S. medical benefits.



Convenience

You can work with a Canadian Advisor to build your plan – you do not need to find a U.S. Advisor.

- All eligible employees are covered with no medical or other evidence of insurability required for timely applicants⁵.
- We’ll walk you and your employees step-by-step through the process.



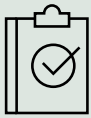
Confidence

Ensure a competitive offering through the flexibility of a full range of value-added optional coverages.

- Your plan will provide world-class service delivered by market leaders.



Who is eligible?



Canadian plan members already receiving group benefits from Sun Life Canada



The total number of your employees worldwide must be greater than 50. This must include 2 or more employees⁴ in the U.S.



Employees must work and reside in the U.S. for the Canadian company, or a subsidiary, division or branch of the Canadian company



Employees must work full time for a minimum of 30 hours per week

The standard medical components of North2South Benefits Solution are provided by Aetna International¹.

The non-medical components are provided by Sun Life US².

North2South Benefits Solution combines the world-class products and customer service of industry-leading providers with the simplicity of a comprehensive offering that requires no medical or other evidence of insurability for timely applicants for standard plan options. With the North2South Benefits Solution you get the clarity and confidence you – and your U.S.-based employees – need in a benefits plan

For more information about our North 2 South Benefits Solution™ and available plan options, please contact your Sun Life group representative.

¹ Aetna International is the international business segment of Aetna. It's one of the industry's largest and most prominent international health benefits providers, supporting more than 900,000 members worldwide. With more than 23 million medical plan members and a health care network comprising more than one million health care professionals and more than 5,600 hospitals, Aetna is one of America's leading diversified health care benefits companies. For more information, visit www.aetna.com.

² Sun Life Financial's U.S. division is a top 10 provider of group disability, group life, and voluntary insurance in the United States. Through their group programs, they deliver big benefits for small businesses.

³ P P O is a network of physicians, dentists, other health care professionals and hospitals that have a negotiated discount agreement with an insurer.

⁴ Minimum group size subject to state requirements.

⁵ Applicable to standard plan options.

Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. PDF5333-E 08-23 ms-dm

