

Disability benefits plan – contract wording update

Sun Life periodically reviews contract wording to ensure clarity of content. We sometimes make updates as part of our “plain language” commitment to our clients. As part of this commitment, we are updating an offset provision wording within our disability plans.

In calculating disability benefit payments, we subtract payments that a plan member is eligible to receive from other sources such as Canada/Quebec Pension Plan and workers compensation. The updated wording will clarify that all references to income in the disability plan are to the gross amount before deductions.

The wording change is for clarification purposes only. We are not making changes to our adjudication practices so your plan members will not see any differences to Sun Life’s disability benefit payments.

This wording has already been included in some of our contracts. If your contract does not include this wording, we will update it at your next revision.

Questions?

For more information or if you wish discuss options, please contact your Sun Life Financial group representative.