



December 5, 2019

## Increase in Employment Insurance (EI) maximum insurable earnings will change Short Term Disability (STD) plans

The federal government announced the 2020 EI rates and maximums in September 2019. Below are the new rates and the start date.

New rates effective January 1, 2020	
Maximum insurance earnings	\$54,200
Maximum EI benefit	\$573

This increase affects STD plans where:

- the maximum benefit reflects the EI maximum weekly benefit (\$573 for 2020)
- the EI maximum earnings amount depends on the STD benefit amount

### System changes

We've updated our systems so that STD payments show the increase in EI maximum insurable earnings limit. We also made sure rates reflect the increase in the benefit amount payable. Below are the effective dates.

- If you do not need to amend your contract, these updates will be effective January 1, 2020.

Note: You may not see changes until you get your February Notice of Payments due. If that's the case, your Notice will show backdated changes for January.

- If you prepare your own statement, include these changes in your systems and processes.

### Contract adjustments

You won't need to amend your contract if your plan's maximum disability benefit is based on the EI maximum weekly benefit or earnings. We'll adjust your STD benefits for claims where the total disability started on or after January 1, 2020.

Let us know if your plan's specific maximum benefits amount is less than the EI weekly maximum of \$573. If so, we'll adjust your STD payments to reflect the new EI maximum weekly benefit amounts.

If you use a lower benefit amount, your plan won't qualify for the EI premium reduction program.

### Questions?

Please contact your Sun Life Group Benefits representative.

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.