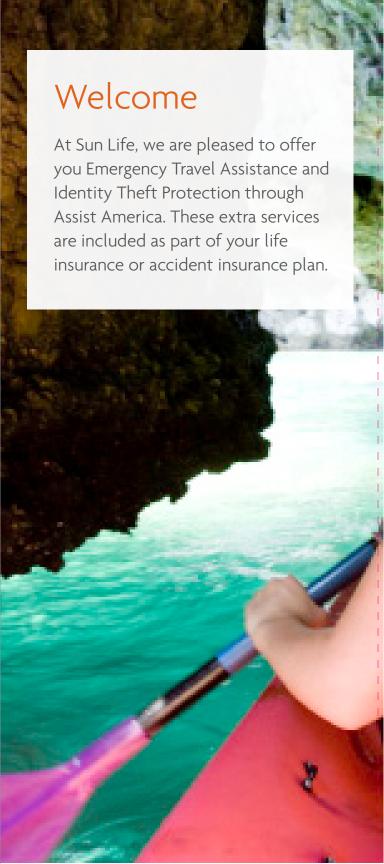


EMERGENCY TRAVEL ASSISTANCE AND IDENTITY THEFT PROTECTION

Benefits you can use today







Emergency Travel Assistance

As an active employee enrolled in Sun Life's Life or Accident insurance, you and your immediate family are members of Assist America and are entitled to its services, including:

- medical consultation, evaluation, and referral
- hospital admission
- critical care monitoring
- lost prescription assistance
- legal and interpreter referrals
- · emergency medical evacuation

This is not medical insurance. No claims for reimbursement will be accepted. All services must be arranged and provided by Assist America. Spouse business travel excluded. Optional coverage for trips longer than 90 days.

Identity Theft Protection

Services provided by Assist America's SecurAssist Identity Protection to active employees enrolled in Sun Life's Life or Accident insurance.





Emergency Travel Assistance

If you have a medical emergency while you are more than 100 miles away from home, you don't have to face it alone. With one simple phone call, you can be connected to Assist America's staff of medically trained, multilingual professionals who can advise you in a medical emergency, 24x7. No matter where you are in the world, they will help you access or receive:

- pre-qualified, English-speaking professionals working in hospitals, pharmacies, and dental offices,
- medical consultation, evaluation, and referral,
- · hospital admission,
- · critical care monitoring,
- · emergency medical evacuation,
- transportation to return home or to a rehabilitation facility,
- · lost prescription assistance,
- · legal and interpreter services, and more.

You or your family (whether traveling together or separately) can activate Assist America's emergency services with one call to the number on your Assist America ID card, whether you are on vacation or on a business trip (spouse business travel excluded). Assist America pays for 100% of the services it arranges for and provides.

Examples of Emergency Travel Assistance

- · Prescription refill while traveling
- Orthopedic consultation and X-ray for foot injury while traveling
- Referral to local hospital for stomach pains while vacationing abroad
- Critical care monitoring and transportation back home due to a heart attack that occurred while out of state
- Rental of sleep apnea machine to replace one lost while traveling on business

Identity Theft Protection

Identity theft is a serious crime. Each year, millions of Americans have their personal financial information stolen and must spend a significant amount of time and money to restore their records. If you ever become a victim of identity theft, you don't have to face it alone.

You have the support of a comprehensive Identity Theft Protection program through Assist America's SecurAssist Identity Protection program. It provides:

- 24x7 telephone support and step-by-step guidance by anti-fraud experts,
- a case worker assigned to you to help you notify the credit bureaus and file paperwork to correct your credit reports,
- help canceling stolen cards and reissuing new cards, and
- help notifying financial institutions and government agencies.

You can also help stop identity theft before it happens:

- You can securely store information from credit cards, bank cards, and documents in one safe, centralized location. If any information ever becomes lost or stolen, retrieval is easy and the resolution process can begin.
- You can register for identity fraud protection surveillance of up to 10 credit or debit cards.
- Registered cards are monitored using sophisticated real-time early warning technology that monitors underground chat rooms across cyberspace, where thieves are selling and trading stolen personal information.
- You receive early warning of potential threats and are notified if your identity has been misused.

These valuable services offer additional protection you can use today— and can give you peace of mind and help you face emergencies.

Remove and keep this reference card handy so you can take advantage of these services if or when you need to.

Emergency Travel Assistance

If you or your family member has a medical emergency and are more than 100 miles from home, call or e-mail:

800-872-1414 Within the U.S. 609-986-1234 Outside the U.S. 01-AA-SUL-100101 Membership number

medservices@assistamerica.com

L man

Employer name

Employee name

Identity Theft Protection

If you are the victim of financial or medical identity fraud, or if you'd like to store your card information in one central location, call:

877-409-9597

01-AA-SUL-100101 Membership number

To proactively protect your credit cards, register them for Identity Fraud Protection surveillance:

www.securassist.com/sunlife

18327 Access code

assist america®

About Assist America

Founded in 1990, Assist America, Inc., is the nation's largest provider of global emergency assistance in partnership with insurance benefit plans. The company, headquartered in Princeton, New Jersey, serves more than 30 million members and over 300,000 enterprises through benefit programs from the country's most prominent insurance providers. In 2010, it expanded the scope of its program to include comprehensive identity theft prevention and resolution services.

Visit www.assistamerica.com to learn more.

Emergency Travel Assistance and Identity Theft Protection are not insurance. Assist America® and SecurAssist® are registered service marks of Assist America, Inc.

Value-added services are offered only on specific lines of coverage and carry a separate charge, which is added to the cost of the insurance. The cost is included in the total amount billed. Emergency Travel Assistance is provided by Assist America. Identity Theft Protection is provided by SecurAssist, an Assist America program. Sun Life is not responsible or liable for care, services, or advice given by any provider or vendor of the Services. Sun Life reserves the right to discontinue any of the Services at any time.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 98P-ADD, 07-SL, 01C-LH-PT, GP-A, GC-A, 12-GP-01, 12-DI-C-01, 12-SD-C-01, 13-SD-C-01, 12-SD-R-01, 13-SD-R-01, 12-AC-C-01, 12-AC-R-01, and 12-AC-R-02. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Windsor, CT) under Policy Form Series 13-GP-LH-01, 13-LF-C-01, 13-GPPORT-P-01, 13-LFPOrt-C-01, 13-ADD-C-01, 13-LTD-C-01, 13-LTD-P-01, 13-STD-C-01, 06P-NY-DBL, 07-NYSL REV 7-12, GP-A-1, and GC-A-1. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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