

Sun Life addresses your COVID-10 (Coronavirus) concerns

We are actively monitoring the changing situation related to COVID-19 (Coronavirus) and would like to share a few updates with you around ensuring the safety of our employees and our commitment to serving Clients.

Sun Life employee well-being and business continuity

Because of the risks associated with spreading COVID-19 (Coronavirus), Sun Life has put in place employee travel restrictions that we acknowledge may alter upcoming scheduled in-person meetings or events. We know that many of you have also implemented similar measures. We are ready and able to continue serving and collaborating with our Clients and partners virtually.

Sun Life has an agile work approach and robust capabilities for employees to work remotely. We also have business continuity plans in place. The attached Business Continuity Disaster Recovery [letter of readiness](#) outlines Sun Life's established program and practices, which exceed industry standards and apply to our continued focus on serving our Clients. It addresses our pandemic planning preparedness and work from home procedures.

Short-Term Disability Claims

We have received some questions about how we define a disability related to COVID-19 (Coronavirus). Sun Life will promptly pay all valid claims in which an eligible member has a qualifying and documented medical event, including an event related to COVID-19 (Coronavirus).

If an employee files a claim for Disability benefits due to a positive test for COVID-19 (Coronavirus) that results in a quarantine:	Definition of Disability:
If the employee is quarantined and unable to work	Employee is considered Totally or Partially disabled during the period of medically required confinement.
If the employee is quarantined but their symptoms allow them to perform work duties from home	Employee would generally not be considered Totally or Partially Disabled and will be considered Actively at Work.

This information is applicable to all disability policies, including MGIS.

Due to the nature and typical length of isolation, we expect that some absences will fall under employers' paid sick or PTO plans. Sun Life is here to help if you'd like to review how your disability benefits plan fits with other paid leave policies.

FMLA claims

Employees will be eligible for a leave under federal and state statutory leave laws **based on a completed medical certification by a medical professional who certifies that the employee's condition meets the definition of a serious health condition**. Visit the [U.S. Department of Labor website](#) to review this definition.

Employee Assistance Program (EAP)

Many Sun Life Clients have our EAP through ComPsych and have access to a broad range of resources and services. Because of the special circumstances surrounding COVID-19 (Coronavirus), Sun Life and ComPsych are extending ComPsych's services to clients who have not purchased EAP benefits – at no extra charge.

Clients with a ComPsych EAP: Refer to the www.guidanceresources.com website, which has up-to-date resources including a digital toolkit on the COVID-19 (Coronavirus).

Clients without a ComPsych EAP: Support services are available at www.guidanceresources.com/crisis or by calling ComPsych's toll-free resource line at 888-828-3240 from 7:30 a.m. to 5:30 p.m. CT.

Additional resources

Additional information and resources are available through the [U.S. Centers for Disease Control and Prevention \(CDC\)](#) and the [World Health Organization \(WHO\)](#).

Any questions?

If you have questions about Sun Life's practices regarding COVID-19 (Coronavirus), please contact your Sun Life sales or service representative or call Client Services at 800-247-6875, Monday through Friday, 8 a.m. to 8 p.m. ET.