



SUN LIFE FINANCIAL

Your best partner for stop-loss

Trust us to help you achieve your risk management goals



Your best partner earns your trust everyday

At Sun Life, we'll help you manage the risk associated with self-funding through a stop-loss partnership that provides the solutions, specialization, and strength that you need to help you reach your risk management goals. Let us put more than 35 years of stop-loss expertise to work for you.



Solutions

- A wide range of options so you can design the right coverage for your business, supported by customized benchmarking for easier decisions
- Innovative approaches and educational opportunities based directly on listening to the needs of employers and partners
- Cash flow options that give you flexibility



Specialization

- Knowledgeable sales, underwriting, and service professionals with specialized stop-loss expertise
- Easy, hassle-free claim reimbursement process
- Clinical risk management by nurse consultants who provide access to cost-containment programs and cost-savings opportunities before and after a high-cost claim occurs



Strength

- Strong financial ratings from independent agencies¹
- Decades of experience in the industry
- Ability to reimburse the largest claims
- Autonomous carrier decision-making without needing reinsurer's approval
- Commitment to delivering actionable data and insights to support the self-funded community



\$3.3 billion and counting



Sun Life, a leading independent stop-loss carrier, has provided over \$3.3 billion in reimbursements in just the last four years to self-funded employers.²

Product solutions

Choose the product options and services that are right for your business.

Tailor coverage so it works for you

Specific and Aggregate coverage	Choose from a mix of products and features to mitigate risk according to your self-funded strategy. Select from a wide variety of contract types, including run-in, run-out and paid options.
Cash flow management	Get your reimbursements faster with Accelerated Reimbursement, Advance Funding, Monthly Aggregate Accommodation and direct deposit via electronic funds transfer.
Early rate lock	Make earlier decisions about your stop-loss coverage with options to lock in rates
Deductible level	Select the deductible that best fits your business needs—from \$25,000 to over \$1M. To make the decision easier, use a custom Sun Life Stop-Loss Benchmark report to find out what employers like you are doing.

Get increased predictability for your renewals

Predictable renewals	Experience more consistent renewal costs over time through Sun Life's pooled risk approach. Add our Gapless Renewal option for added protection on run-out claims.
No New Lasers at Renewal option with Renewal Rate Cap	Avoid higher risk exposure and cap rate increases for your next renewal to protect against the impact of high-cost claims.
No redisclosure requirement at renewal	Enjoy easier administration by not having to redisclose claims at renewal.

Take advantage of consultative value-added services

Clinical 360	A program utilizing clinical experts who act as a second set of eyes, reviewing claim data to identify cost savings and care optimization opportunities. This program is automatically included for all Sun Life Stop-Loss clients.
SunElite SM	Strengthen your self-funded plan strategy by using this medical plan document review service. Your custom SunElite report, authored by plan professionals at The Phia Group, Inc., will analyze the plan's cost containment, federal law compliance, and discretionary authority.
SunExcel [®]	Benefit from additional reimbursement opportunities when qualifying transplant contracts are placed by your TPA.

Add optional features

Aggregating Specific deductible	Choose to manage more risk in order to reduce stop-loss premium costs.
Rx carve-out claim services	If you use a carve-out PBM vendor, our Rx Standard or Rx Plus options combine medical and pharmacy claims for you to determine when a stop-loss reimbursement is due.
Terminal Liability rider	Extend coverage for an additional three months following the termination of your stop-loss policy.



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We're here for you

To learn more about how Sun Life Financial can help you, please contact your Stop-Loss Specialist.

What you can expect

Partnership: Tell us what your business needs. We'll recommend stop-loss solutions that can help support your self-funded strategy. And we'll work well with brokers, claims administrators, pharmacy benefits managers, specialty vendors, and others.

Dependability: Receive dependable reimbursements, backed up by a carrier with strong financial ratings. Get cash flow options for greater control. Rely on the expertise we've gained from over 35 years as a stop-loss carrier.

Insights: Enjoy educational opportunities on topics such as self-funding, high-cost medical claims, and cost-containment strategies. Receive customized benchmarks so you can make stop-loss coverage choices according to a particular risk profile and industry. Connect with others in the self-funded industry via online communities to discuss current topics and provide feedback on new products and communications.

1. For current financial ratings, visit www.sunlife.com.

2. Sun Life data from 2015 to 2018.

Issued by Sun Life Assurance Company of Canada and Sun Life and Health Insurance Company (U.S.)

Group stop-loss insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 07-SL REV 7-12. In New York, group stop-loss insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 07-NYSL REV 7-12. Product offerings may not be available in all states and may vary depending on state laws and regulations. The following services are not insurance and carry a separate charge included with the price of coverage: SunResources®, owned by Sun Life; SunExcel®, owned by Sun Life; and SunEliteSM, owned by Sun Life with services provided by third party The Phia Group, LLC. Sun Life is not responsible or liable for the services or advice provided by any third party vendor. Sun Life reserves the right to discontinue any service at any time. All products, brands, and names are the property of their respective owners. To receive a reduction in the Sun Life Stop-Loss Specific deductible, the Sun Life Cancer rider must be in force as well as a Sun Life Critical Illness Insurance policy. Issuance of the Sun Life Critical Illness policy is dependent on meeting underwriting guidelines and participation requirements. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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