

You have personalized support with Health Navigator Help Line

As part of your Critical Illness benefit, Health Navigator Help Line provides guidance for a health situation you're facing.

We are here for you

A healthcare challenge can happen at any time, from a need for more routine care or a serious diagnosis, and may leave you with questions:

- Is my diagnosis correct?
- Is this the best treatment option for me?
- Am I working with the right specialists?
- How can I set up a preventive care plan?

Health Navigator Help Line can help you get answers. Our services are available at no cost to you through your Critical Illness benefit, and always confidential.

Contact the Health Navigator Help Line when you or a covered family member are looking for help on a health-related need. Our goal is to support you by being your advisor, helping you navigate the complicated healthcare system and achieve the best possible outcomes.

Health Navigator Help Line supports a wide variety of health needs. For example:

- Helps you understand your medical benefits
- Provides physician recommendations, or assesses your current providers
- Guides you to local medical resources

Expert medical billing and insurance navigation

Health Navigator Help Line can review your medical claims and bills to provide expert guidance on reconciliation issues you may be having. Additionally, dedicated billing experts are available to provide best practices for negotiating claims and securing reimbursement, when applicable.



Contact us!

Connect with Health Navigator Help Line for health support.

Visit sunlife.com/helpline, or call **888-888-8318**.

Representatives are available Monday - Friday, 8:00am – 6:00pm (ET).

Member Success Stories

Building a preventive care team

After struggling to find a primary care physician (PCP) on his own, Kendall* connected with a Care Advisor to help find a PCP accepting new patients and his insurance. His Health Navigator Care Advisor not only helped to find him a qualified PCP, they also helped him prepare for his appointment with questions to ask. Due to his preparation and discussion with his new doctor, they determined the combination of his age, and some mild symptoms of other conditions warranted him to see a few specialists. Kendall came back to Health Navigator to find and build a qualified preventive care specialist team to support his ongoing health needs.

Help with a cancer diagnosis

After discovering a lump in her breast during a routine physical, Vanessa* received a stage one breast cancer diagnosis. Feeling scared and confused about her diagnosis, she reached out to Health Navigator for support. She immediately felt relief knowing she had an objective, expert team of medical professionals from Health Navigator to help answer her many questions around her diagnosis and treatment options, as well as help preparing for upcoming appointments.

Vanessa's Care Advisor confirmed her current physician specialized in treating her specific condition and was well qualified. With the support of Health Navigator, Vanessa felt confident in her decision to move forward with surgery and chemotherapy. She successfully completed her surgery and treatments, and her follow-up scans showed no new signs of cancer!



Claim appeal results in member savings

Nadirah* utilized an out-of-network provider for surgery. Her insurance denied the claim with no reimbursement. Health Navigator's claims and billing experts determined the health plan erroneously denied charges, and helped supply Nadirah with supporting documents to appeal the claim decision on the grounds the case was medically necessary, and no in-network provider in her area was qualified for the surgery required.

She filed an appeal using the recommended documentation, and after complete review, her insurance carrier overturned the denial and processed the claim according to her in-network benefits, saving her \$19,500.

Navigating the healthcare system can be difficult, time-consuming, and stressful—but it doesn't have to be.

Health Navigator Help Line can help.

*Member names have been changed

Value-added services are not insurance, 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. Health Navigator Help Line is provided by PinnacleCare.

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Sun Life reserves the right to discontinue any of the Services at any time. Employers who provide group insurance coverage and make available value-added services within an I.R.C. Section 125 cafeteria plan should consult a tax professional to determine whether those services are Qualified Benefits for Section 125 plans. Value-added services are not available in New York and may not be available in all other states.

Group critical illness insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01, 16-SD-C-01, 16-SDPort-C-0112-GP-01, 13-SD-C-01, 13-SDPort-C-01, 23-SD-C-01, 23-SDPort-C-01, 23-SD-R-01, 23-SD-R-02, 23-SD-R-03, 23-SD-R-04, 23-SD-R-05, 23-SD-R-06, 20-SD-R-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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