



Health Navigator Performance Guarantee

With Health Navigator, powered by PinnacleCare, improving health outcomes and creating a better healthcare experience for members is our top priority—but we also recognize the importance of the investment our clients are making to provide health advisory and care navigation services. Accordingly, Health Navigator provides our clients with a performance guarantee.

Performance Guarantee Overview

Subject to a utilization rate of at least 1.0%*, we will guarantee that the total calculated cost savings will result in an overall savings of a minimum of 1:1 of the fees paid over 36 consecutive months of service. If the 1:1 savings guarantee is not met, then we will credit (or refund) you an amount equal to the difference between your actual

fees paid and the savings amount realized over the 36 months of service.**

To help you achieve the required **utilization rate**, you have a dedicated client success manager who will help to create the best ongoing communication and education strategy for your employees across multiple platforms and collaboration with other vendor partners..

To calculate **overall savings**, we look at two types of engagement outcomes and tie a set value based on external data sources to each one:

Significant treatment outcomes relate to engagements with members that directly relate to a change in care and/or cost avoidance—like a change in treatment plan, avoidance of a surgery, or a change in diagnosis. A \$13,000 case savings rate is used for each significant treatment outcome. This average value is based off an analysis of our outcome data across our book of business and an external cost avoidance review.



Access outcomes relate to engagements with members that allow them to have better or more timely access to healthcare expertise—like delivering an expert physician opinion, expediting a consultation, facilitating access, or transferring care to a Center of Excellence. A \$2,500 case savings rate is used for each access outcome. This average value is based off of clinical research studies that detail savings from care provided by top specialists and medical centers, expedited access to care, and productivity savings attributable to those utilizing services.





In order to qualify for the Health Navigator Performance Guarantee, you must:

- ✓ Have a minimum of 1,000 employees eligible to receive services
- ✓ Sustain a minimum utilization rate of 1.0% (exclusive of benefits education and bill resolve cases)
- ✓ Maintain the Health Navigator service for 36 consecutive months from your initial effective date
- ✓ Provide eligibility files on the schedule agreed upon during the implementation process
- ✓ Work with your dedicated client success manager to distribute Health Navigator employee education communications at least once per quarter (outside of initial welcome communications)

For more detailed information regarding the Performance Guarantee, please connect with your Health Navigator Sales Specialist.



*Exclusive of benefits navigation and bill resolve cases

**PinnacleCare shall determine whether a Performance Guarantee is payable, and its determination shall be final and conclusive.

PinnacleCare is a member of the Sun Life family of companies. PinnacleCare and its employees do not diagnose medical conditions, recommend treatment options or provide medical care, and any information or services provided should not be considered medical advice. Any medical decisions should be made only after consultation with and at the direction of your medical provider. Any person or entity who provides health care services following a referral or other service provided does so independently and not as an agent or representative of PinnacleCare.

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. Product offerings may not be available in all states and may vary depending on state laws and regulations. Not approved for use in New Mexico.

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