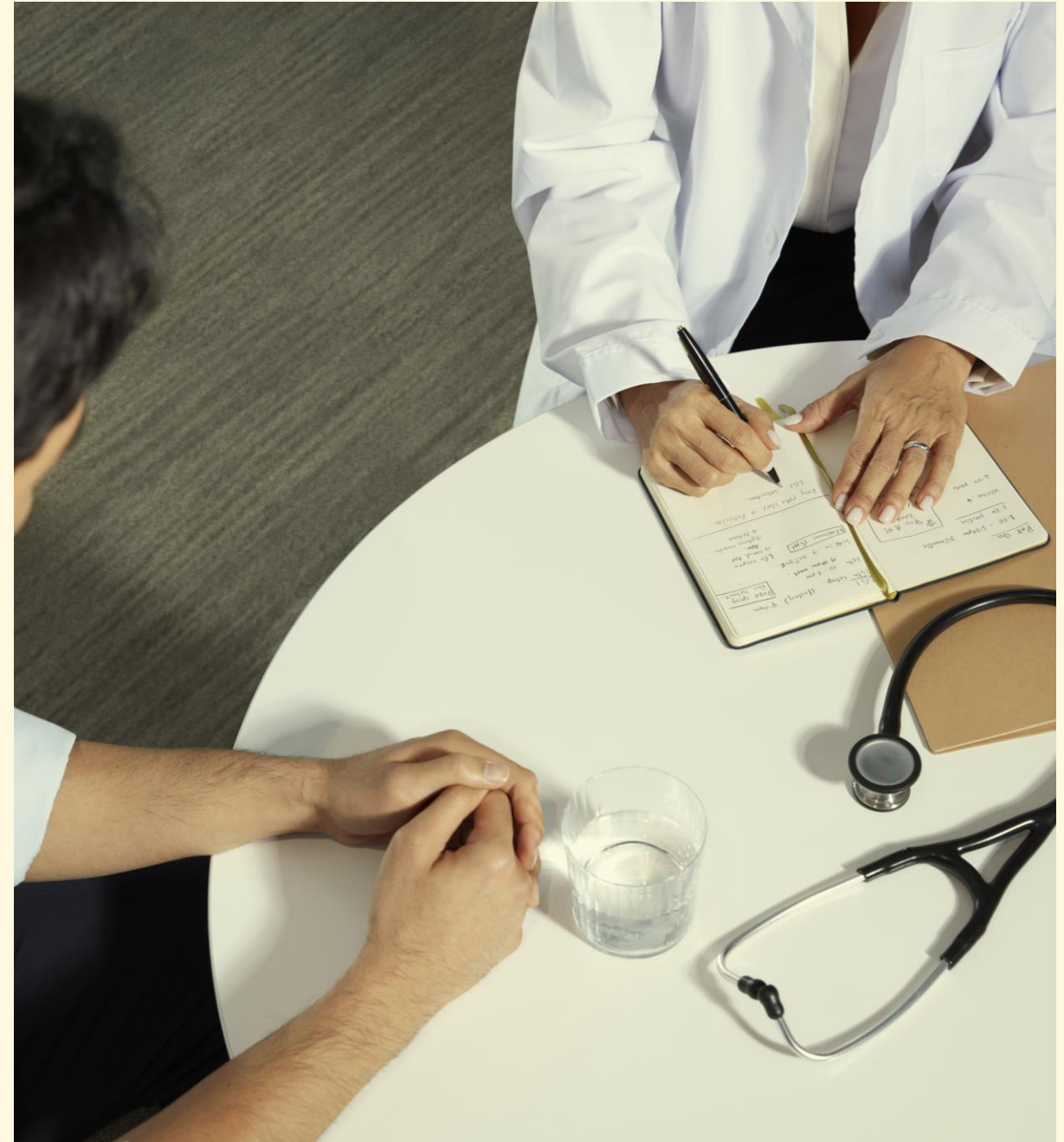


Expert Cancer Review

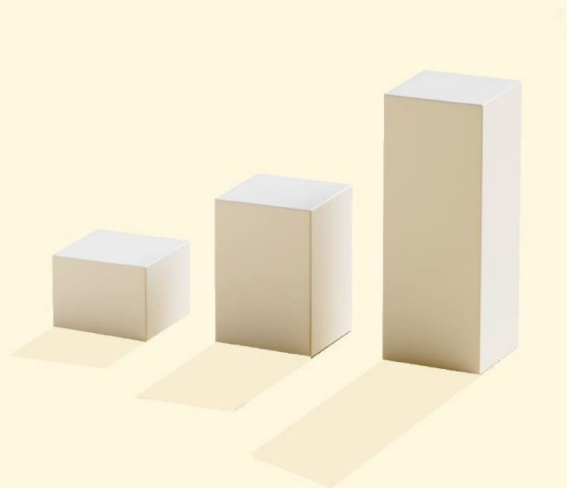
The importance of second opinions for your employees

August 2025

Slides and recording are available on
www.sunlife.com/insights.



About today's webinar



Goals for today

- **Hear from our experts** and learn more about the **importance of second opinions**
- **Understand how Sun Life's stop loss product makes it easy** to access cancer second opinion **services**
- Finish out with **the things you need to know-** how **clients and members** can **access** the service

01.

Please add your questions to the Q&A window and we'll get to as many as time allows.

02.

This webinar is being recorded. Both the recording and the slides from this presentation will be posted on our website.

03.

Please provide us with your feedback by taking the brief survey that will appear in your browser at the end of this webinar.

Sun Life medical expertise



- Focused on providing clinical leadership for 120 health professionals across Sun Life
- Assists with expansion of Health-related solutions across Sun Life
- Provides member-centric solutions that increase access to care, improving health outcomes
- 15 years experience as an emergency medicine physician at Inova (Northern VA)

Miles J. Varn, MD
Chief Medical Officer



- Oversees the Sun Life Health Navigator Clinical and Advisory teams
- Provides care navigation and health advocacy services for Health Navigator and remote second opinions- including Expert Cancer Review (ECR)
- Physician Assistant- directing expert medical opinions for over 7 years
- Practiced HIV primary care medicine at University of Maryland

**Jeffrey Weaver, MMS,
PA-C**
Director, Clinical Solutions

Sarah's journey – A tailored treatment approach



The diagnosis: Stage III uterine cancer

The moment everything changed.

Treatment plan: Completed surgery and now recommended chemotherapy and immunotherapy

A complex, potentially difficult, and long road remains ahead.

Sarah's thoughts:

With a successful surgery, do I need all of this medication?

I am worried about the extensive side effects, what should I do?

How will these costs impact me?

Is this my only way forward?

The impact of cancer on self-funded employers and employees



Increasing diagnosis rate

Over 2 million new cancer cases are expected to be diagnosed in the US in 2025.

Source: American Cancer Society ([1](#), [2](#), [3](#))



Limited access to oncology specialists

Estimated **32 million Americans** without access to a local oncologist

Source: [Health Resources & Services Administration](#) & [American Society of Clinical Oncologists](#)



Rising treatment costs

Overall oncology **spend is estimated to exceed \$246 billion** per year by 2030 in the U.S.

Source: Sun Life stop-loss book of business & [American Cancer Society](#)



Top high-cost claim condition

62% of Sun Life stop-loss clients are likely to have a cancer-related high-cost claim in a given benefit year.

Source: Sun Life stop-loss book of business

Sun Life's Expert Cancer Review

Expert Cancer Review (ECR) provides covered individuals diagnosed with cancer, or undergoing cancer treatment with an objective, written second opinion from an oncology specialist at Sun Life's expense.

Starting July 1, 2025, ECR will be included for both new and renewing Sun Life stop-loss clients.*



The Sun Life Health Navigator team, with over 15 years of experience coordinating expert written opinions, manages ECR services



Easy access to a written opinion from an oncology specialist, no matter the individual's location or insurance network



Dedicated ECR coordinator to collect and organize necessary medical records, coordinate written opinion, and answer questions



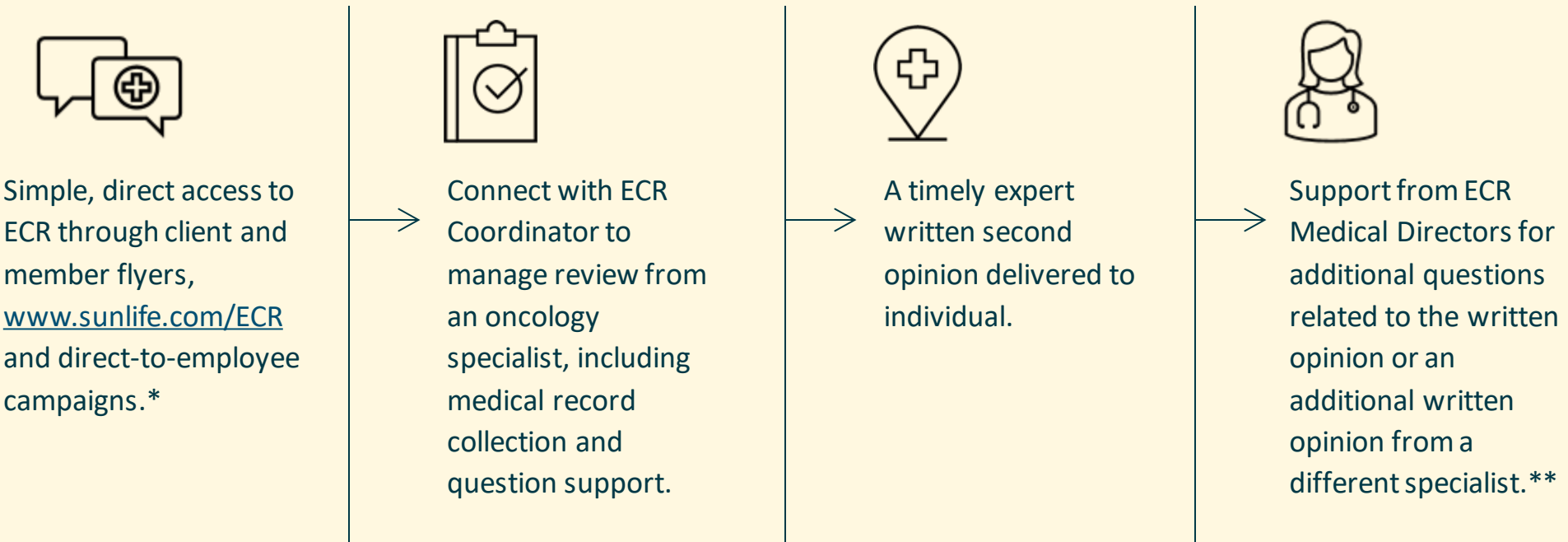
An expert opinion can reduce misdiagnoses and inappropriate or unnecessary treatment, improving health outcomes and potential cost savings

39% of written second opinions from qualified specialists led to a change in diagnostic strategy, diagnosis or treatment plan.

Source: Sun Life 2023-2024 book of business.

* Expert Cancer Review is not currently available for Sun Life captive clients.

How it works – member experience



* Not all clients are eligible for direct-to-employee campaigns led by Sun Life.
** Covered individuals can get up to two written second opinions at Sun Life’s expense. Additional reviews can be coordinated at a cost to the individual.

Improved outcomes



Diagnosis: Stage IIIC1 uterine cancer

Originally recommended treatment: chemotherapy and immunotherapy

Recommendations provided in written opinion: Only chemo. Studies did not show an added benefit to also receiving immunotherapy.

Member Impact:

- Less intensive treatment plan for the member, while still achieving similar outcomes
- Reducing the risk of infection and other side effects from immunotherapy
- Eliminating the cost of immunotherapy – approximately \$205k



Diagnosis: Stage III breast cancer

Original recommended treatment plan: dose-dense AC-T chemotherapy

Recommendations provided in written opinion: A less intensive chemo regimen of TC, better aligning with the less aggressive type of cancer.

Member Impact:

- New treatment plan has a shorter duration and fewer side effects for the member while achieving a similar outcome
- TC chemo has an approximate savings of \$25k from dose-dense AC-T chemo



Diagnosis: metastatic pancreatic cancer

Originally recommended treatment: chemotherapy and radiation

Recommendations provided in written opinion: Treat the cancer more locally through surgery and radiation, rather than chemo.

Member Impact:

- Fewer side effects and better quality for life throughout treatment for the member
- Surgery is more costly than chemotherapy initially, but is a better long-term treatment for this member

All stories represent an actual Sun Life member’s experience and has been deidentified for privacy purposes. Cost savings based on Advanced Medical Strategies (AMS) estimates.

* Sun Life 2023-2024 book of business.

Effective July 1, 2025, ECR is included at no additional cost for employees and dependents covered under both new and renewing Sun Life stop-loss policies.

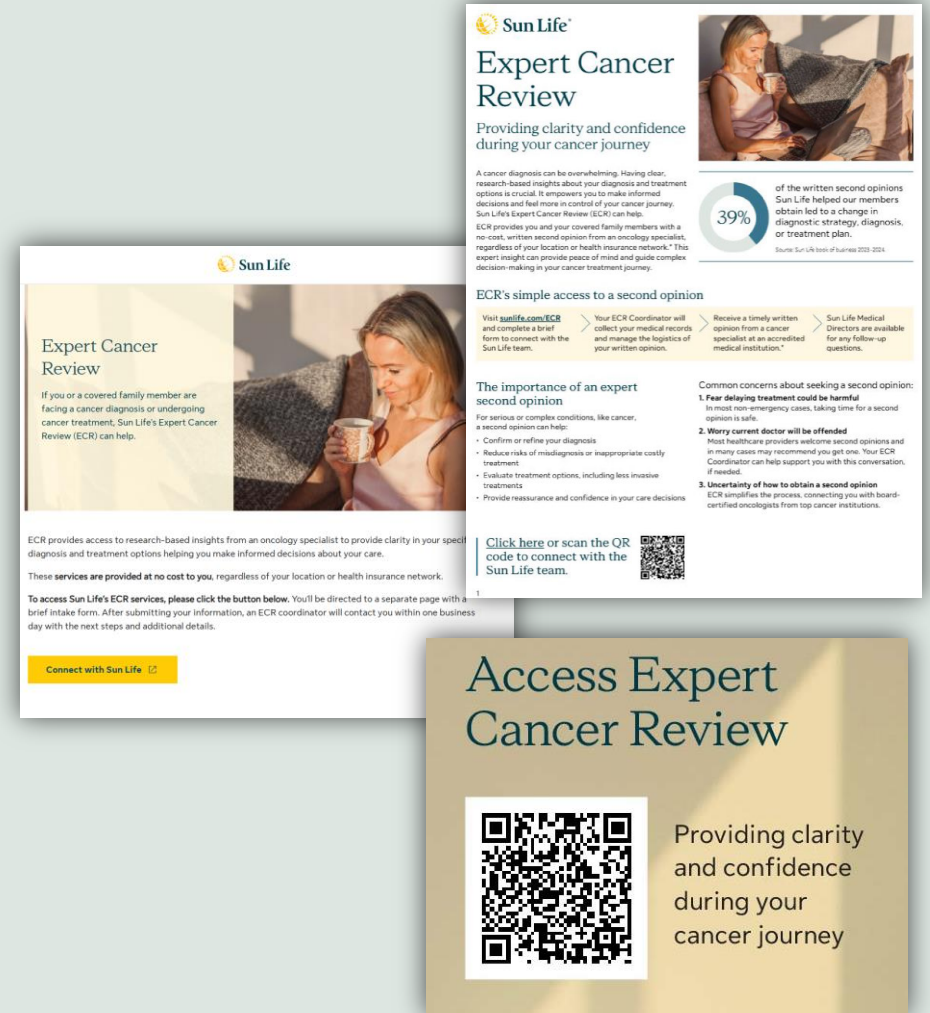
For new clients joining Sun Life 7/1 and after the next steps are:

- You now have access to ECR.
- Encourage covered members to submit an ECR request at www.sunlife.com/ECR.
- Contact your Client Manager or Stop-Loss Specialist to learn more.

For clients that have renewed or are renewing 7/1 and after the next steps are:

- ECR will automatically be included upon the policy renewal date.
- Contact your broker or Stop-Loss specialist to learn more.

Let your covered employees know about Sun Life's Expert Cancer Review!



Sun Life
Expert Cancer Review
Providing clarity and confidence during your cancer journey

A cancer diagnosis can be overwhelming. Having clear, research-based insights about your diagnosis and treatment options is crucial. It empowers you to make informed decisions and feel more in control of your cancer journey. Sun Life's Expert Cancer Review (ECR) can help. ECR provides you and your covered family members with a no-cost, written second opinion from an oncology specialist, regardless of your location or health insurance network. This expert insight can provide peace of mind and guide complex decision-making in your cancer treatment journey.

39% of the written second opinions Sun Life helped our members obtain led to a change in diagnostic strategy, diagnosis, or treatment plan.
Source: Sun Life book of business 2023-2024

ECR's simple access to a second opinion

Visit sunlife.com/ECR and complete a brief form to connect with the Sun Life team. → Your ECR Coordinator will collect your medical records and manage the logistics of your written opinion. → Receive a timely written opinion from a cancer specialist at an accredited medical institution. → Sun Life Medical Directors are available for any follow-up questions.


The importance of an expert second opinion

For serious or complex conditions, like cancer, a second opinion can help:


- Confirm or refine your diagnosis
- Reduce risks of misdiagnosis or inappropriate costly treatment
- Evaluate treatment options, including less invasive treatments
- Provide reassurance and confidence in your care decisions

Common concerns about seeking a second opinion:


- 1. Fear delaying treatment could be harmful**
In most non-emergency cases, taking time for a second opinion is safe.
- 2. Worry current doctor will be offended**
Most healthcare providers welcome second opinions and in many cases may recommend you get one. Your ECR Coordinator can help support you with this conversation, if needed.
- 3. Uncertainty of how to obtain a second opinion**
ECR simplifies the process, connecting you with board-certified oncologists from top cancer institutions.

Click here or scan the QR code to connect with the Sun Life team. 

Access Expert Cancer Review

 Providing clarity and confidence during your cancer journey

ECR provides access to research-based insights from an oncology specialist to provide clarity in your specific diagnosis and treatment options helping you make informed decisions about your care. These services are provided at no cost to you, regardless of your location or health insurance network. To access Sun Life's ECR services, please click the button below. You'll be directed to a separate page with a brief intake form. After submitting your information, an ECR coordinator will contact you within one business day with the next steps and additional details.

Connect with Sun Life 

Questions?





Thank you!

Sun Life is not responsible or liable for the care, services, or advice provided by Somatus, OptiMed Health Partners, or Hinge Health, and reserves the right to discontinue this service at any time.

Health Navigator is provided by PinnacleCare. PinnacleCare is a member of the Sun Life Financial Inc. ("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 the member's 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 and 22-SL. 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 and 22-NYSL. Policy offerings may not be available in all states and may vary due to state laws and regulations. Not approved for use in New Mexico.

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