

Expert Cancer Review

Supporting our self-funded clients and their employees with improved access to cancer specialists

The diagnosis rate for cancer is increasing, treatment costs are rising—estimated to exceed \$246 billion per year by 2030 in the U.S.—and it is harder than ever for individuals to access the cancer care they need, when they need it.²

Sun Life now includes Expert Cancer Review (ECR) in all stop-loss policies.* In this challenging landscape, ECR helps our stop-loss clients and their employees who are facing complicated and overwhelming cancer diagnoses get access to written opinions from top oncology specialists. By empowering employees with knowledge and confidence in their care decisions, we strive to improve health outcomes and potentially reduce costs.

Cancer is a top concern for self-funded employers

Sun Life's #1 high-cost claim condition year after year.¹

62% of Sun Life stop-loss clients are likely to have a cancer-related high-cost claim in a given benefit year.¹



Empowering informed cancer care decisions

Sun Life's ECR provides covered employees and their dependents with an objective, written second opinion from an oncology specialist at Sun Life's expense.

- **Years of expertise:** Services are managed by the Sun Life Health Navigator team, with over 15 years of experience coordinating and accessing expert written opinions from specialists across the country.
- **Easy healthcare access:** A simple engagement process provides employees and their dependents with a written opinion from an oncology specialist, no matter their location or insurance network.
- **Dedicated support:** Each member has an ECR coordinator who collects and organizes medical records, coordinates written opinions, and answers questions throughout the process.

*Beginning July 1, 2025, ECR will be included for both new and renewal Sun Life stop-loss clients upon their effective date.**

Benefits of ECR written second opinions

Written second opinions provide invaluable insights without the restrictions of location, appointment availability, or insurance network.

An expert opinion can have a substantial influence on the well-being, treatment, and prognosis of an individual's cancer diagnosis.³ A qualified oncologist can:



Confirm a cancer diagnosis, identify potential misdiagnosis, and prevent unnecessary costly treatment or surgery



Explore best treatment options, including clinical trials or less invasive treatments



Evaluate risks and benefits of different treatment plans



Provide reassurance and confidence in care decisions

39% of written second opinions from qualified specialists led to a change in diagnostic strategy, diagnosis or treatment plan.⁴

Connect with your Sun Life Stop-Loss Specialist today to learn more about ECR and Sun Life's health solutions.

* ECR services are available to Sun Life Stop-Loss clients' employees and dependents covered under the medical plan who have been diagnosed with cancer or who are currently undergoing cancer treatment. ECR is not available for Sun Life captive clients.

1. Sun Life Stop-Loss book of business.

2. <https://www.fightcancer.org/policy-resources/overall-cancer-costs-are-rising>

3. <https://pmc.ncbi.nlm.nih.gov/articles/PMC8475134/>

4. Sun Life 2023 and 2024 book of business.

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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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