



Sun Life

STOP-LOSS
CLINICAL 360 PROGRAM



A targeted approach to savings

Sun Life has been a trusted partner for stop-loss coverage for more than 35 years. As one of the largest stop-loss insurance providers in the U.S., we have extensive high-cost claim data that we analyze to deliver insights to self-funded employers.¹ Our Clinical 360 program combines that data with clinical experts that act as a second set of eyes for our clients, reviewing claims to identify cost savings and care optimization opportunities. Clinical 360 is available at no additional cost to all Sun Life Stop-Loss clients.



Areas of opportunity

In 2018, Sun Life's Clinical 360 program achieved over **\$6.2 million** in savings.

Our team has identified opportunities for savings in a variety of ways, including:

- Investigating charges identified as excessive
- Looking into Rx specialty drugs that are significantly over AWP
- Negotiating out-of-network charges
- Suggesting site of care alternatives
- Identifying billing errors

To learn more, check out some of our recent **[success stories!](#)**

1. The ranking is based on market share analysis included in the National Association of Insurance Commissioners 2017 Accident and Health Policy Experience data

Check out some of our recent success stories!

- ✓ IV infusion site alternative results in an annual savings of more than \$300,000
- ✓ Correction of a billing error saves more than \$700,000
- ✓ An out-of-network bill negotiation saves more than \$280,000
- ✓ Verifying medication costs saves nearly \$200,000
- ✓ Validating a high-cost cancer drug charge saves one employer over \$450,000
- ✓ Investigating anti-rheumatic drug charges results in projected annual savings over \$750,000
- ✓ Recognizing duplicate charges saves over \$3,000,000
- ✓ Over \$700,000 saved between two transplants



Find our latest analysis on high-cost claim and Rx trends [here](#).
To learn more, contact your Sun Life Stop-Loss Specialist.

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.

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