

Choose the product options and services that are right for your business.



Tailor coverage so it works for you

Specific and Aggregate coverage	Choose from a mix of products and features to mitigate risk according to your self-funded strategy. Select from a wide variety of contract types, including run-in, run-out and paid options.
Cash flow management	Get your reimbursements faster with Accelerated Reimbursement, Advance Funding, Monthly Aggregate Accommodation and direct deposit via electronic funds transfer.
Early rate lock	Make earlier decisions about your stop-loss coverage with options to lock in rates
Deductible level	Select the deductible that best fits your business needs—from \$25,000 to over \$1M. To make the decision easier, use a custom Sun Life Stop-Loss Benchmark report to find out what employers like you are doing.



Get increased predictability for your renewals

Predictable renewals	Experience more consistent renewal costs over time through Sun Life's pooled risk approach. Add our Gapless Renewal option for added protection on run-out claims.
No New Lasers at Renewal option with Renewal Rate Cap	Avoid higher risk exposure and cap rate increases for your next renewal to protect against the impact of high-cost claims.
No redisclosure requirement at renewal	Enjoy easier administration by not having to redisclose claims at renewal.



Take advantage of consultative value-added services

Clinical 360	A program utilizing clinical experts who act as a second set of eyes, reviewing claim data to identify cost savings and care optimization opportunities. This program is automatically included for all Sun Life Stop-Loss clients.
SunEliteSM	Strengthen your self-funded plan strategy by using this medical plan document review service. Your custom SunElite report, authored by plan professionals at The Phia Group, Inc., will analyze the plan's cost containment, federal law compliance, and discretionary authority.
SunExcel[®]	Benefit from additional reimbursement opportunities when qualifying transplant contracts are placed by your TPA.



Add optional features

Aggregating Specific deductible	Choose to manage more risk in order to reduce stop-loss premium costs.
Rx carve-out claim services	If you use a carve-out PBM vendor, our Rx Standard or Rx Plus options combine medical and pharmacy claims for you to determine when a stop-loss reimbursement is due.
Terminal Liability rider	Extend coverage for an additional three months following the termination of your stop-loss policy.

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. The following services are not insurance and carry a separate charge included with the price of coverage: SunResources[®], owned by Sun Life; SunExcel[®], owned by Sun Life; and SunEliteSM, owned by Sun Life with services provided by third party The Phia Group, LLC. Sun Life is not responsible or liable for the services or advice provided by any third party vendor. Sun Life reserves the right to discontinue any service at any time. All products, brands, and names are the property of their respective owners. To receive a reduction in the Sun Life Stop-Loss Specific deductible, the Sun Life Cancer rider must be in force as well as a Sun Life Critical Illness Insurance policy. Issuance of the Sun Life Critical Illness policy is dependent on meeting underwriting guidelines and participation requirements. Product offerings may not be available in all states and may vary depending on state laws and regulations.

© 2019 Sun Life Assurance Company of Canada, Wellesley Hills, MA 02481. All rights reserved. Sun Life and the globe symbol are trademarks of Sun Life Assurance Company of Canada. Visit us at www.sunlife.com/us.