

Frequently Asked Questions

What does Health Navigator, powered by PinnacleCare do?

Our care advisors guide you to appropriate care and connect you with specialists to provide expert opinions for serious or complex medical conditions. We are an unbiased resource to which you can turn to when facing or trying to prevent a major health problem. Our services facilitate your access to top specialists trained and experienced in your condition to provide an expert review of your diagnosis and treatment options.

How does this differ from what I get through my doctor and health plan?

We work solely on your behalf to help navigate your specific care or treatment. Our team guides you through what can be an incredibly stressful, confusing and time-consuming process. We work with medical professionals to confirm your diagnosis at the onset, and then connect you with experienced specialists to inform you about the most current and effective treatment options. We collaborate with your doctor as needed.

Health Navigator works in conjunction with your health plan and other service providers to help you maximize your benefits.

For example, if your doctor recommends back or spine surgery, we can help you consider the available treatment options to assess if surgery is the best option for you. Our care advisors will work with your medical carrier to help you find the most qualified surgeon from the available premier providers based on the type of surgery you need.

How does this service help me?

We help you to prevent inappropriate procedures and treatments that could result in further harm or unnecessary expense. Health Navigator saves you the time and frustration of gathering your medical records and investigating multiple specialists and facilities for their expertise, performance, insurance coverage and scheduling availability.

How do I access Health Navigator?

You can speak with a care advisor Monday through Friday from 8:00 a.m. to 6:00 p.m. (ET). You can reach us at 888-352-4969 or visit us at www.sunlife.com/healthnav.

When should I contact Health Navigator?

You can contact us any time with any concerns you may have around navigating your healthcare. You should contact us when you receive a serious diagnosis or are struggling with a complex condition, a recommendation for surgery, or a significant change in a current treatment plan.

What defines a serious or complex condition?

A complex condition is a serious diagnosis that will involve rigorous treatment, a choice of treatment options, or a prolonged recovery and can result in significant healthcare costs and/or time away from work. Examples include conditions involving: cardiac, spine and joint replacement surgeries; cancer; transplants; and other serious or complex diagnostic challenges.

Can you provide an example of a change in treatment?

A change of treatment might entail a new drug or a recommendation for a surgical procedure or therapy. For example, if you have been receiving injections for back-related issues and a physician is now recommending surgery.

What should I expect when I contact Health Navigator?

When you reach out for a consultation, our intake team will ask for your name, address, and date of birth for security and to confirm eligibility. A care advisor will then contact you to gather your medical history and the details of your current diagnosis. Your care advisor will review your case and consult with our medical team to determine the appropriate course of action.

What services are covered under this benefit?

Depending on your situation, we may provide you with a confirmation of your diagnosis from a medical professional, recommendations on top specialists, scheduling of your appointments, and/or research on your diagnosis. Our team will coordinate the gathering and forwarding of key medical records to a recommended specialist. Your care advisor will also advocate on your behalf for access to information, top specialists, and Centers of Excellence (COE).

How will this work with my health insurance?

There is no cost to you for using the service and obtaining an expert review of your medical records, diagnosis, and treatment options. Should you wish to schedule a visit with an expert provider, we will attempt to identify specialists who participate in your health insurance network. We can also provide you with out-of-network specialists for cases where the specialist's expertise may be crucial to your health outcome. In those instances, coverage for eligible services will be based on your medical plan's out-of-network coverage reimbursement level (if applicable) and will be subject to reasonable and customary amounts. Please contact your claims administrator for details about out-of-network coverage based on the healthcare plan you are enrolled in.

Are our conversations kept confidential?

Yes, all of your interactions with Health Navigator, powered by PinnacleCare are confidential. We are a HIPAA-compliant company and maintain the privacy of your protected health information.

Can you also find a doctor for routine/ primary care?

Yes. Primary care physicians are your partners in health. We interview each identified physician as part of their vetting process to ensure we select physicians that match your preferences and needs. It is important that a physician's education, pursuits of specialized training and areas of interest and clinical focus be considered. Health Navigator also uses patient experiences to collaborate research findings when possible; for primary care physicians, patient feedback can often serve as an important data point for validating thoroughness and dedication to patient care.

Contact us: Representatives are available Monday through Friday 8:00 a.m.–6:00 p.m. ET.

Phone: 888-352-4969

Online: www.sunlife.com/healthnav

Not approved for use in New Mexico.

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.

© 2021 Sun Life Assurance Company of Canada, Wellesley Hills, MA 02481. All rights reserved. The Sun Life name and logo are registered trademarks of Sun Life Assurance Company of Canada. Visit us at www.sunlife.com/us.

GSLFL-10554-EE-j

SLPC 31064 03/22 (exp. 03/24)

