



Sun Life Benefits Explorer

Comparing the Analytics Tools: Benefits Explorer vs.
Group Benefits Reporting



Sun Life Benefits Explorer: Training material

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Table of contents

Comparing the Analytics Tools: Benefits Explorer vs Group Benefits Reporting. 03

What can the Benefits Explorer and the GBR tools do? 03

Which tool should you use? 04

What benefit types can I access from each tool? 05

What type of functionalities are available in Group Benefits
Reporting vs. Benefits Explorer for each type of policy? 05

In what type of format am I able to access the information? 06

What's the time frame for each report? 06

What privacy concerns have been considered? 07



Comparing the Analytics Tools: Benefits Explorer vs. Group Benefits Reporting (GBR)

Confused about which tool to use to track plan performance - Benefits Explorer or GBR? – we can help.

What can the Benefits Explorer and GBR tools do?

GBR provides you with information about **how your claim dollars are being spent**. Benefits Explorer dashboards provide you with comprehensive insights you need to understand more about **how your plan is performing**. In addition, with Benefits Explorer you're able to link to toolkits designed to support identified risk factors in your organization.

The following chart highlights what each tool can do:

GBR	Benefits Explorer
View Health and Dental total claim amounts by expense category/description for employees and their dependents (e.g., claim amounts for type of dental service)	Determine which drugs or medical expenses (e.g., diabetes drugs, physiotherapy, etc.) are driving your highest costs and claims for your employees and their dependent(s). This insight may help you determine which prevention strategies will better support your employees and their dependent(s)' health.
See Short-Term Disability (STD) and Long-Term Disability (LTD) claimants' details such as Date of Disability, First/Last Payment Date, and Benefit Amount (disability diagnoses not available) Review disability claim details (e.g., claim status, payment date, etc.)	Review LTD diagnosis distribution (when privacy rules are met) and assess the top drivers of disability claims.
Assess premium amounts compared to claim amounts per benefit	Use pre-built intelligent filters to dig deeper into what is driving the costs of medical and drug expenses e.g. top Health Spending Account (HSA) expenses, type of drug.
Determine monthly claim use (e.g., view listing of Life claims and claim amounts)	For sponsors: investigate trends at a sponsor level (including all policy numbers for that sponsor) For advisors/consultants: investigate trends over an entire block of business

Which tool should you use?

Both! It depends on what information you need to know about your plan. The following charts showcase what you can access using each of the tools and when you should use them.

GBR	Benefits Explorer
Static reports	Interactive dashboards
Viewed as a spreadsheet or PDF document	Intelligent filters, visualization charts and the ability to drill down
Financial lens	Employee and dependent health lens
Based on payment dates to help track plan performance – see how claim dollars are being spent	Based on service dates to capture how health services are being used – how plan members use their benefits
Access data on a monthly or year-to-date basis	Quarterly or yearly views. Able to define the benefit start month for yearly views
Trend reports show year-over-year trends for average amounts paid for expense type, average cost per covered lives.	View historical claim trends and filter data by specific policies or time periods

What benefit types can I access from each tool?

Data for review	GBR	Benefits Explorer
Extended Health Care (EHC)	✓	✓
Dental	✓	
Life	✓	
STD / Salary Continuance	✓	
LTD	✓	✓
HSA	✓	✓
Personal Spending Account (PSA)	✓	✓

What type of functionalities are available in Group Benefits Reporting vs. Benefits Explorer for each type of policy?

	GBR	Benefits Explorer
Policy type by plan sponsor		
One policy number per report/view	✓	✓
All policy numbers per report/view (if applicable)		✓
Policy type by advisor/consultant		
One policy number per report/view	✓	✓
All policy numbers for a specific plan sponsor		✓
All data for a block of business		✓

In what type of format am I able to access the information?

Report format	GBR	Benefits Explorer
PDF	✓	
Excel	✓	
Interactive Tableau dashboard		✓

What's the time frame for each report?

	GBR	Benefits Explorer
Report time frame		
Monthly	✓	
Quarterly		✓
Year-to-date	✓	
Yearly - once the period is complete. Ability to define the month you want the reporting to start	✓	✓
Date type		
Payment date – helps track plan performance	✓	
Service date – helps track health service use trends		✓

What privacy concerns have been considered?

Privacy considerations	GBR	Benefits Explorer
Sponsors with a policy, billing group or Plan ID with fewer than 10 lives	No access	1. Policies or sponsors with fewer than 10 lives will be excluded from the dashboards. 2. If a billing group or Plan ID has fewer than 10 lives, data will not show at that level and will only be available at the aggregate level.
SunAdvantage plans	Summarized data provided for policies with <10 lives	No access for groups with <10 lives

To show diagnoses information for LTD Summary, the filtered data would need to have:

1. at least 10 newly approved claims and 10 paid claims in each period
2. at least 3 diagnoses spread within newly approved claims in each period
3. less than 80% in one diagnosis within newly approved claims in each period

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