

# Why SunAdvantage?

## SunAdvantage is the solution.

SunAdvantage is an attractive group benefits package that provides employees with the coverage they need, while reducing the costs and efforts of administration.

*Here are just some of the ways we stand out above the rest!*

### Easy

#### **Our specialized SunAdvantage team will help make installing a new plan fast, efficient and worry-free**

Your clients will receive a comprehensive step-by-step administration kit and access to our Plan Sponsor Services website to ensure their plan runs smoothly.

For your convenience, our Account Executive teams can provide education sessions to your new SunAdvantage clients regardless of the number of participants.

In addition to this, our plan offers every client, regardless of size, a dedicated personal Customer Service Administrator who is ready to assist with any day-to-day administrative issues and questions.

#### **my Sun Life mobile – fast and easy access wherever you go**

We make it easy for your clients with this fast and convenient industry-first claims adjudication option. It differentiates us from other group carriers as plan members can submit benefits claims on the go and see the money in their account – usually within 48 hours. Depending on their plan, they can also use their smartphone as their drug and travel cards.

#### **A commitment to communicating regularly with our plan sponsors**

We make sure your clients stay well informed, so there are a variety of communications available depending on the information they need.

### Flexible

#### **Help your clients build a plan that's attractive and fully valued by their employees**

Our Extended Health Care and Paramedical plan offers the ability to reduce maximums or to eliminate specific coverage categories. It's also been designed to offer flexibility on generic plans and managed formularies. Additionally, to ensure your client's drug plan is managed in the most cost effective manner, we've implemented cost containment features such as limits on ingredient costs and dispensing fees, and drug utilization reviews for every drug transaction (PDD only).

We're also flexible in customizing your client's dental plan to accommodate either benefit enhancements or cost containment measures. Our specialist fee guide is available and coverage includes white fillings on all teeth.

#### **Health Management Solutions**

Our Healthy**RETURNS** solutions will give you the freedom to work with your clients to build the perfect health and wellness program for their organization. Using a strategic approach, we'll assess the health needs of your client's employees and design a plan to help reduce the identified risks.

#### **A fresh approach that lets you build the right Employee Assistance Program (EAP) for your clients**

We know that when it comes to Employee Assistance Programs, one size does not fit all. That's why we've made Sun Life RightDirections flexible, allowing your client to choose the program that's right for their business.

## Affordable

### Help your clients manage costs

SunAdvantage helps plan sponsors manage their plan costs with appropriate products and services that will help maximize their return on investment through our product solutions; Disability Management, which delivers better than industry average return-to-work and duration results and Pharmaceutical group, which helps to manage increasing drug plan costs towards long-term sustainability for the plan.

### Fraud management industry leader

We take a hard stand against fraud and have taken steps to help protect our clients from the rising costs fraud imposes on their group benefits plan. Sun Life has invested significantly in new technologies, enhanced tools and resources to help combat fraud.

Our FastForward PlanProtect 'smart' technology identifies potential benefits fraud. It is so effective no matter how many fraud team experts an insurer has on its force.

### Greener options could mean lower costs

As an innovative market leader, Sun Life continues to recognize the growing trend among Canadians towards the convenience of going paperless by offering 'green' options. Though paper is still an option and preferred by some, there are a number of benefits for your clients to consider going paperless including better cost management.

## We would like to tell you more

If you are interested in learning more about **why SunAdvantage** should be an **easy, flexible** and **affordable** benefits solutions for your small business clients, just contact your group benefits representative.

## Life's brighter under the sun

Group Benefits are offered by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

GB10093-E 01-13 mr-an

