



Perspectives

Quarterly Newsletter



July 2024 Issue

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Top articles for producer partners!

Elevate the benefits experience with Sun Life Link

Are your Clients tired of dealing with manual, time-consuming benefit processes? Sun Life Link is our broad portfolio of digital connectivity solutions that includes

partnerships with HR platforms, real-time API connectivity, partnerships with HCM service providers and file feed connectivity. [Visit our web page to learn more.](#)



Automate your benefits experience with Sun Life

Reminder: Notice regarding approved advertising materials

Your Sun Life selling agreement and state advertising regulations require you to use the approved Sun Life marketing materials that we provide you. If you modify or create new materials, relating to the Sun Life companies, their policies, or services, we remind you of your obligation to share these with your Sun Life Employee Benefits Representative for Sun Life's written approval prior to use.

Do you find our newsletters valuable?

Yes

No

The below articles have been shared with Clients. We encourage you to read the articles to stay up to date with Sun Life's offerings and insights.

Second Quarter Sun Life Compliance News

Download Sun Life's COMPLIANCE NEWS authored by Sun Life Assistant Vice President & Senior Counsel, Marjory Robertson, JD, and Senior Counsel, Abigail O'Connell, JD.

Included in the Second Quarter 2024 Newsletter:

- Federal Leave and Accommodation Activity
 - The Pregnant Workers Fairness Act (PFWA) Regulations
- New and Amended Unpaid Leave and Accommodation Laws - MN, OR

- Developments in Paid Leave Law - CO, CT, HI, MD, MN, NJ, NY, MA, OR, SC, WA

[Download now](#)

Tri-Agency rule on Hospital Indemnity plans

The Federal Tri-Agency of the Dept. of Labor, Dept. of Treasury and Health and Human Services has issued new regulations that impact Hospital Indemnity and other Fixed Indemnity benefits. The Rule requires a new disclosure on the first page of benefits education/enrollment content provided to employees at or before the time they are given the opportunity to enroll (or reenroll) in coverage. The notice primarily educates employees that Hospital Indemnity insurance is not equivalent to comprehensive health insurance. The Rule requires the notice to be in place for enrollments with plan effective dates on and after January 1, 2025. In anticipation of this date, you will begin to see the notice on Hospital Indemnity enrollment and benefits educational materials for employees in August.

[Learn more](#)

Health Navigator, powered by PinnacleCare, can help health and benefits plans work better

Few people are equipped to navigate the complex healthcare ecosystem on their own, especially when facing a medical concern. This can impact the health and well-being of your employees, impact their productivity, and increase healthcare spend.

Health Navigator, powered by PinnacleCare¹, is an available service that helps members get the right care, at the right time, with the goal of improving health and productivity outcomes. By simply connecting with Health Navigator, members initiate expert support that ranges from helping to find a physician or specialist who meets their health needs and personal preferences, to getting access



to an expert medical second opinion built on strong relationships with over 130 Centers of Excellence and expert providers across the country.

Inquire about Health Navigator and how we can help make your health plan and benefits work better.

[Learn more](#)

No Sun Life insurance purchase is required to purchase Health Navigator powered by PinnacleCare.

Pregnant Workers Fairness Act Whitepaper

Our latest whitepaper on the Pregnant Workers Fairness Act (PWFA), authored by our legal expert, Marjory Robertson, addresses the nationwide impact this legislation can have on pregnant employees and applicants, as well as EEOC regulations and more.

[Download now](#)

Family Leave Insurance webinar recording

Sun Life's Family Leave Insurance closes an important benefits gap, making it easier to help employees meet their family's health needs.

James Slotnick, VP, Government Relations & Sustainability and Carla Fritz, Director, Absence Products hosted this informative webinar on June 17, 2024.

James discussed the changing Paid Leave landscape at the state and federal levels and how this new benefit interacts with current federal tax credits, while Carla discussed the Sun Life fully insured plan offering, curated by industry best practices. Sun Life's Family Leave Insurance is currently offered for employers in Alabama, Arkansas, Tennessee, Texas, and Florida, with more states coming soon.

[Watch the recording](#)

Addressing mental health and more with Goodpath



Through the Sun Life and Goodpath partnership, you can get Goodpath’s whole-person care at preferred pricing—available to all your employees.² Employees can access the program for mental health concerns or for physical conditions. With Goodpath’s holistic approach to care, members get help for mental health regardless of their primary condition. [Learn about Goodpath.](#)

Why choose virtual, whole-person care:

- Improves health outcomes and can help reduce disability incidence
- Unlimited mental health therapy sessions with a licensed therapist for enrolled members (exclusively through Sun Life)³
- Utilization-based pricing (Not PEPM)
- Proven outcomes for Sun Life members...[read our whitepaper](#)

There’s more to discuss about our partnership. You can fill out the form on our website or reach out to your broker or Sun Life representative.

[Learn more](#)

2. May be subject to minimum lives requirement. Preferred Pricing means that participating members under in force Sun Life disability policies will receive unlimited therapy sessions at no charge.

3. Unlimited therapy applies to the Sun Life/Goodpath employer-paid offering only.

Your role in the EOI process

For many companies, annual enrollment has already started. As a reminder, employers play an important role in completing the EOI process. Refer to this [quick tips flyer](#) to help you understand what’s needed to submit EOI successfully. **Don’t forget! Your employees can also submit their EOI application online.** Refer your employees to our [online EOI application flyer](#) for instructions.

[EOI quick tips for employers](#)

Sun Life expands access to musculoskeletal care with Hinge Health partnership

As part of our commitment to expanding access to health resources and support for our employer clients and their employees, Sun Life is pleased to offer **Hinge Health alongside stop-loss coverage** for certain size employers who also offer Health Navigator to their populations. Hinge Health is moving people beyond musculoskeletal (MSK) pain by transforming the way it is treated and prevented for individuals with MSK conditions. We connect people, digitally and in-person, with expert clinical care. Using advanced technology and AI, a team of clinical experts guide people through personalized care directly from their phone or electronic device. [Read our recent press release on the partnership.](#)

Health 360 app now available for Sun Life Health Navigator members

All Sun Life Health Navigator members now have access to our new Health 360 app, a digital way to get health access support and other health resources at your fingertips! Health 360, Sun Life's new mobile and web-based app, is designed to engage members directly with health capabilities to positively influence health outcomes. Through the app, members will be able to connect directly with Hinge Health, Health Navigator Care Advisors, interactive tools, healthy habit tracking, fitness challenges, and a robust library of health and well-being content. Members will also be able to connect to Hinge Health through a dedicated landing page.

[Learn more](#)

Hinge Health is available to small and mid-size Stop-Loss Clients to provide access to virtual MSK care to more members.

2024 High-cost claims report webinar recording

Back in June, we hosted our annual high-cost claims report webinar. Sun Life leaders Jen Collier, Miles Varn, Mike Huppert and Lisa Hundertmark discussed trends in healthcare and what insights they are keeping an eye on for self-funded employers and their brokers.

[Watch the recording](#)

Empowering informed decisions: The value of second opinions for cancer patients

At Sun Life, we are committed to offering you new and relevant thought leadership content and articles that help keep you informed of trends in the marketplace, healthcare and insurance. We recently produced a piece on the importance of second opinions for members with a cancer diagnosis.

[Learn more](#)

Important PFML reminders and updates

CO PFML:

- The State Average Weekly Wage in CO increased to \$1,471.34 on 7/1/24. This change impacted the benefit calculation of in-flight and new CO PFML claims paid after 7/1/24, however there was no change to the \$1,100 maximum weekly benefit. The weekly benefit amount will increase to \$1,324.21 for leaves that start after 1/1/25.
- The next quarterly report for private plans is due to the state by 7/31/2024. For our fully insured CO PFML clients, Sun Life will be filing a carrier summary report that aggregates claims information and will satisfy the state's Private Plan Reporting requirement. Clients should not send information directly to the state.

OR PFML:

- The State Average Weekly Wage increased to \$1,307.17 and associated maximum/minimum weekly benefits increased to \$1,568.60 and \$65.36 respectively. These changes impact new claims that started on or after 7/1/24.
- Employers with an Equivalent Plan are required to renew their exemption with the state by 8/2/24. A communication was sent to all impacted OR PFML Sun Life clients in June with instructions. Please reach out to your Sun Life representative immediately if you have not received this information.

MA PFML:

- Annual reports for private plan clients are due to the state by 8/31/24. For our fully insured PFML clients, Sun Life will be filing this report of aggregate client data on your behalf. For Self-Insured clients, we will be contacting you soon with information.

HI TDI:

- Employers with an active HI TDI plan during the calendar year 2023 are required to have program information submitted to the state by 8/1/24. Sun Life has reached out to all clients for their demographic information and is submitting the data to the state as it is received.

On the horizon...

- Sun Life is closely monitoring the rule development for the new 2026 PFML programs starting in Maine, Delaware, Maryland, and Minnesota. **Quoting begins on 9/1/24 for ME and DE, and on 2/1/25 for MD and MN.** To prepare, please visit sunlife.com/stateprograms and review our comprehensive state specific Overview flyers to learn more about these new programs.



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1. Health Navigator is provided by PinnacleCare. PinnacleCare is a member of the Sun Life Financial Inc. ("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 the member's 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.

Sun Life Assurance Company of Canada (Wellesley Hills, Mass.) issues group policies in all states, except New York. In New York, Sun Life and Health Insurance Company (U.S.) (Lansing, Mich.) issues group insurance policies.

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