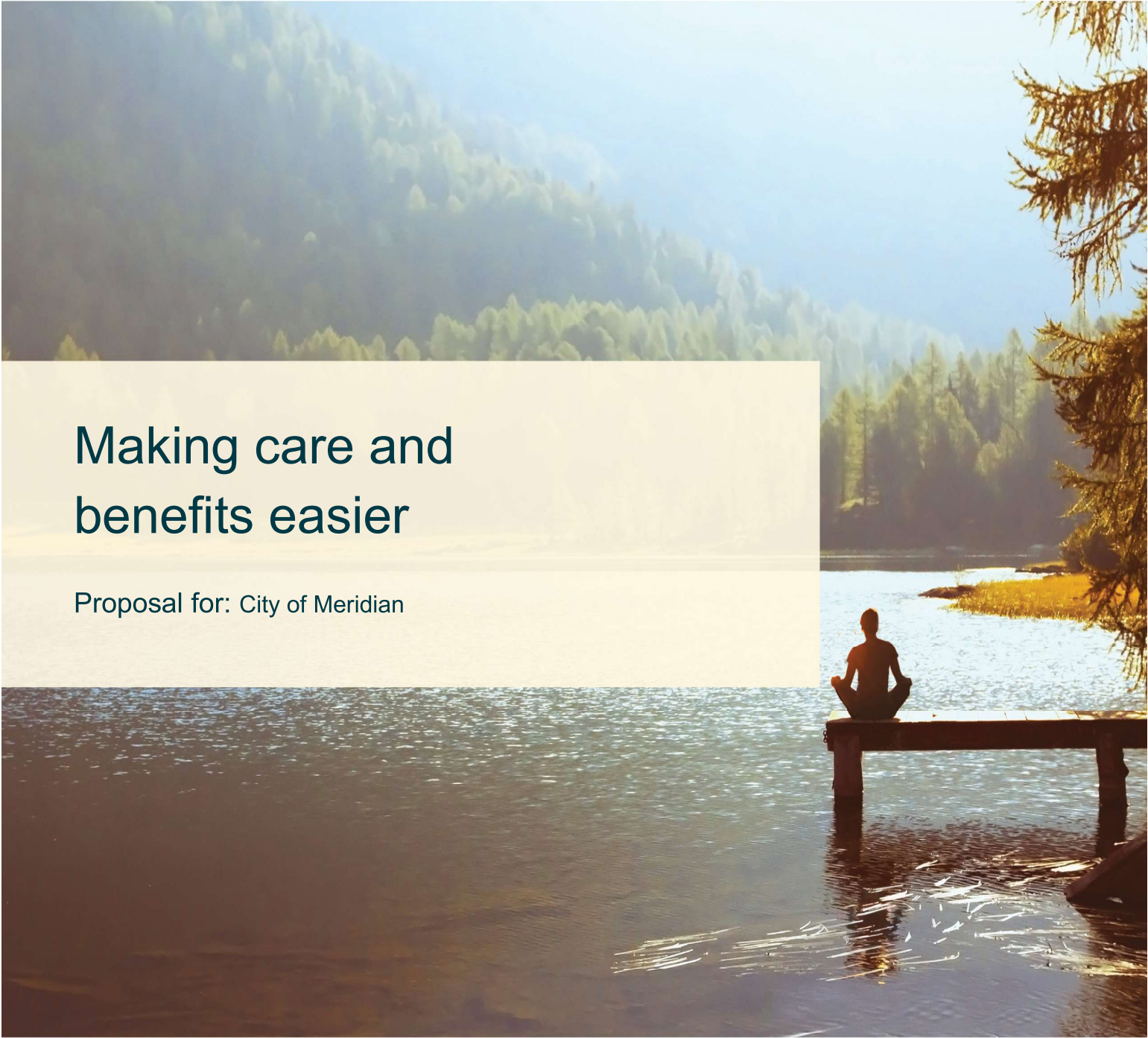




Making care and benefits easier

Proposal for: City of Meridian

Health Navigator, powered by PinnacleCare Proposal

Proposal presented to

City of Meridian
33 E Broadway Ave
Meridian, ID, 83642

Sun Life is pleased to present you with this proposal for Health Navigator, powered by PinnacleCare, our health advisory and care navigation solution. Health Navigator offers an innovative healthcare navigation approach that supports employees and families faced with challenging medical situations and other health needs—providing expert, objective guidance.

Health Navigator support is personalized to the specific needs of the Member and can support a new diagnosis, a recommendation for surgery, or decisions around a change in treatment plan for any medical condition. We are committed to delivering guidance that is thorough and thoughtful to support better health outcomes.

We ensure that every Member has access to the best possible care through a combination of our comprehensive research team, our nationwide curated specialist network, and our vetted relationships with leading Centers of Excellence.

Health Navigator also helps to minimize the cost of care by guiding Members to the right care at the right time and efficiently accessing healthcare experts directly. Savings and ROI accrue to you as Members achieve better health outcomes, and unnecessary spending is reduced.

Health Navigator is dedicated to the health and well-being of our Members. We are delighted by this opportunity to deliver a highly-personalized service to both employees and their families.

For more information and to purchase Health Navigator, please contact your Sun Life sales representative. Thank you for your consideration.

Michael Hurley

Issue Date: January 21, 2026

Valid for 180 days but no later than the Proposal Effective Date

Proposed Effective Date: July 1, 2026

Health Navigator Proposal

About Health Navigator

Sun Life is pleased to present you with this proposal for Health Navigator, powered by PinnacleCare. PinnacleCare joined the Sun Life family in 2021, with over 20 years of experience developing relationships with top specialists and facilities across the country. PinnacleCare currently supports over two million Members to help them get access to the best care for their situation and achieve better health outcomes.

PinnacleCare has a Medical Advisory Board of 75 medical specialists, deep relationships with over 130 Medical Centers of Excellence with thousands of experts providing written opinions, a network of over 4,500 top experts providing remote video consultations, and an in-house team of professional Care Advisors, medical researchers, and medical directors.

Navigating the healthcare system can be difficult, time-consuming, and stressful, especially for someone with a complex health condition. We believe supporting Members with expert, objective guidance during these critical times will not only improve their experience but can also improve their health outcomes and help reduce costs.

Health Navigator Services

Sun Life Health Navigator Care Advisors provide a high-touch, personalized model of support, offering in-depth medical knowledge of all health conditions. This allows us to support more Members, creating higher engagement and more value for the employee-employer relationship. Once Members engage with a Health Navigator Care Advisor, they continue working with the same trusted person throughout their engagement.

Health Advisory Solutions

When a Member is facing a complex medical condition such as cancer, our Care Advisors help get access to experts quickly to confirm diagnoses, and determine appropriate treatment options. Members with less complex medical needs are assisted with navigating the healthcare system based upon their unique circumstances, needs, and preferences. The range of services include:

Clinical Assessment and Support

- Medical records collection
- Clinical case review
- Dedicated personal advisor
- Assessment of current provider's qualifications

Expert Medical Opinions

- Facilitated access and appointment scheduling with specialists
- Remote written second opinions by national experts
- Video consultations

Treatment Decision Support

- Review and assessment of diagnostic workup
- Explanation and review of treatment options
- Identify clinical trials

Member-Physician Matching

- Identify the appropriate providers, based upon medical presentation and Member preferences, including geography, insurance acceptance and availability
- Recommend specialist based on the level of need and geographic proximity
- Review of physician credentials, including education, fellowship training, and ongoing research, and a thorough evaluation of medical licensing qualifications
- Benefits Navigation that provides Member education on benefits, when to access, and warm transfers to other benefit vendors, if needed
- Educate Members on additional resources available through their benefits plan of which they may be unaware
- Provide educational options based on each Member's circumstances
- Sending information on helpful external resources like websites and literature

Educational and Clinically-driven Digital Communications Strategy

The Health Navigator team provides multi-channel communications strategies to drive awareness and encourage Eligible Members to use the benefit. Our direct-to-employee email campaigns support awareness and utilization, while also providing important health information, without adding more work for the Employer. We also reach out directly to individual Members that may benefit from Health Navigator when opportunities are identified through clinical/claim assessments completed as a part of inforce Sun Life's insurance services with the Employer.

Employer Relationship Management

The Health Navigator team assigns a Client Success Manager (CSM) at implementation, and they remain the consistent point of the contact for the Employer as opportunities and needs arise throughout the life of the relationship. The CSM will regularly present updates on utilization, Eligible Member experience and service, as well as innovative and personalized communication strategies and resources.

Our Results¹

Our average results include:

- 95% average Member survey satisfaction
- 52% - More than half of expert opinions identified a more appropriate treatment plan or variation to the original diagnosis
- Net Promoter Score 83
- \$13,000 estimated average savings per treatment outcome*

¹ Data source: 2022 Internal PinnacleCare data.

* Average cost savings of \$13K for treatment outcomes based on 20 years of internal PinnacleCare data. Treatment outcomes include avoided treatments, less invasive testing or surgery or a change in treatment.

Implementation, Marketing and Communications

- We will manage the implementation of the Health Navigator service. You agree to provide us with a primary Human Resources/Employee Benefits contact to ensure a successful implementation.
- As part of the implementation process, you agree to:
 - Provide, or have us provide, a welcome communication to Eligible Members, within one month of the initial Effective Date
 - Allow us to send subsequent communications directly to Eligible Members no less than once each quarter.
 - Provide us with contact information within the eligibility file for Eligible Members.
- The communications are intended to educate Eligible Members on the availability and benefit of Health Navigator services to increase utilization of services in support of improved access and health outcomes. We will provide you a preview of the communications prior to Member send.

- We will provide recommendations and support for additional communications throughout the year including digital communications, webinars, and training.
- If you have Stop Loss or other insurance with Sun Life, you agree to allow us to contact any identified Eligible Member that may benefit from Health Navigator.
- We generally do not provide communications to Eligible Members through standard mail. If you would like us to mail communications to Eligible Members, you will be required to pay any costs associated with the mailing, such as printing and postage.
- Any travel to attend employee events (e.g., open enrollment fairs) will be at our discretion only for Employers with 200 employees or more and may require a fee charged to the Employer.

Client Reporting

The assigned CSM delivers electronic utilization reports to the Client on a regular basis depending upon Client size. Reports can include the following data:

- Treatment outcomes
- Access outcomes
- Total number of engagements opened and closed
- Interactions by service type
- Outcome data by diagnostic category
- Inferred cost savings (annually)
- Member satisfaction
- Referral sources
- Billing and claims negotiation reporting (if buy-up is purchased)

Collaboration with Client Healthcare Vendors

To maximize Member utilization, Sun Life seeks to facilitate collaboration with Client healthcare vendors. Such efforts may include:

- Providing the health plan and other healthcare vendors with ongoing education and training about Health Navigator services
- Developing referral processes with the health plan and other healthcare vendors
- Initiating warm transfers for Members when appropriate
- Tracking and reporting on such referrals and transfers
- Providing Health Navigator reference material for Member services and other teams
- Providing ongoing strategic recommendations to Clients to enhance the Member experience and outcomes, such as cancer huddles and targeted outreach based upon plan design

Pricing and Billing

Eligible employees	490
Health Navigator per employee per month (PEPM) fee	\$3.95
Bill Resolve per employee per month (PEPM) fee	Not included
Extended Care per employee per month (PEPM) fee	Not included
Total Health Navigator PEPM Fee	\$3.95
Estimated annual service cost based on Eligible employees	\$23,226

Sequence Number: 1

Payment is to be made monthly to Sun Life by you, or your designated third party.

Terms

The proposed PEPM fee shown above includes a 0% fee that is paid to your broker.

This assumes a **12-month** service agreement term. Additional service agreement term lengths are available upon request.

The PEPM fee covers services provided to the employee, spouse, dependents, and any other eligible person, for whom the fee has been paid. This proposal does not include coverage for retirees or their eligible dependents, but they can be added if desired.

Buy-up options are available to you at an additional PEPM charge:

- Extended Care - for family coverage for an employee's parents, parents-in-law, and eligible adult children: **\$1.00 PEPM**
- Bill Resolve - medical bill review and negotiation: **\$1.00 PEPM**

This proposal describes the Health Navigator service and rate available to you. It is not a legal contract with Sun Life or any Member of the Sun Life family of companies. Services will be provided pursuant to the Health Navigator Service Agreement.

Additional Information

Additional details on the available buy-up options:

- Bill Resolve - Eligible employees will receive medical bill support including:
 - Billing and claim advocacy to review and provide clarity for complicated medical bills.
 - Negotiation services for medical bills greater than \$800, with a focus on reducing the amount of the bill or extending payments over a longer time period.
- Extended Care – Health Navigator support is extended to cover eligible employees' parents, parents-in-law, and adult children over 26 years of age.

To purchase Health Navigator, we require a signed Health Navigator Service Agreement. Once received, the implementation process can begin.

Regularly scheduled delivery of an eligibility file is required for Health Navigator services. Client must agree to our acceptable formats prior to implementation. If customizations to file are needed, Client will agree to a pre-determined service fee.

Member Feedback

"I worked with [my Care Advisor] and had an excellent experience. She was knowledgeable, prompt, and kind. She walked me through options with my husband's healthcare, facilitated collecting records, and getting a second opinion when I didn't have the bandwidth to do it. I am incredibly grateful that the service exists and have already told others about it. Thank you!"

"I cannot thank [my Care Advisor] or Health Navigator enough for the exceptional service provided to me and I would not hesitate giving a personal recommendation to any client of mine if they had health care needs. From my first phone call with [my Care Advisor], to the efficiency and ease of navigating the process with her guidance, to her setting up a Dr. appointment with a Dr that normally is booked 6 months out, to her empathy and follow-up."

"We had a very challenging timeline for travel and wanted to ensure we were able to see a specialist for our daughter's condition. Our Care Advisor that we worked with was able to make it happen. The specialist we saw was fantastic and was able to properly diagnose the issue, offering a course of treatment that provides us the

best opportunity to correct the condition without surgery. We could not have done it without our team at Health Navigator to make it all happen. We are very appreciative of all the support and guidance that we received.”

“Once again thank you!!!!!! I would have never made the appointment and everything else wouldn’t have happened if not for what you and the Health Navigator team do! Means so much!”

“Health Navigator has been a God send during incredibly difficult times. My Care Advisor is the best. She's compassionate, supportive, and knowledgeable.”

Service Timelines

Client Success Manager Response Time for Clients. All phone and email inquiries from the Client will receive a response from the assigned CSM, or if appropriate, the Director, Client Solutions, within one business day. If a response to an issue warrants additional time, an email acknowledgement—including an estimated timeframe for the resolution—will be sent the same day.

Care Advisor Response Time for Members:

- **Email** requests received before 3:00pm (ET) will be acknowledged by close of business that same day. If an email is received after 3:00pm (ET), it will be acknowledged by 10:00am (ET) the next business day.
- **Voicemail** requests received before 3:00pm (ET) will be acknowledged by close of business that same day. If a voicemail is received after 3:00pm (ET), it will be responded to by 10:00am (ET) the next business day. If the issue is urgent, every effort will be made to respond within two hours.

Physician Referral Report Turnaround Time. Upon agreement of the research parameters between the Member and the Care Advisor, an email confirming the parameters will be issued within 24 business hours. The completed Physician Referral Report will be sent electronically to the Member within approximately five (5) business days, and in most cases within three (3) business days.

Facilitated Appointment Access Turnaround Time. Upon receipt of the signed Medical Release Form(s) and necessary demographic information, requests for medical records will be issued within 24 business hours. Medical records will be collected in an expedited manner, assuming the receiving physician’s office is willing and able to release records. The Care Advisor will secure a Facilitated Appointment within approximately 2–4 business days following review of the records by the selected specialist or facility.

Client/Member Satisfaction. Members are offered an online survey at the conclusion of each engagement. Satisfaction is rated 0–5, with PinnacleCare receiving an average ranking of four or better for all completed surveys.

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.

Sun Life Assurance Company of Canada (Wellesley Hills, Mass.) and Sun Life and Health Insurance Company (U.S.) (Lansing, Mich.) (collectively, "Sun Life") are members of the Sun Life Financial Inc. family of companies.

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.

© 2023 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.

GSLPD-10516-f-LB

SLPC 31488 05/23 (exp. 05/25)