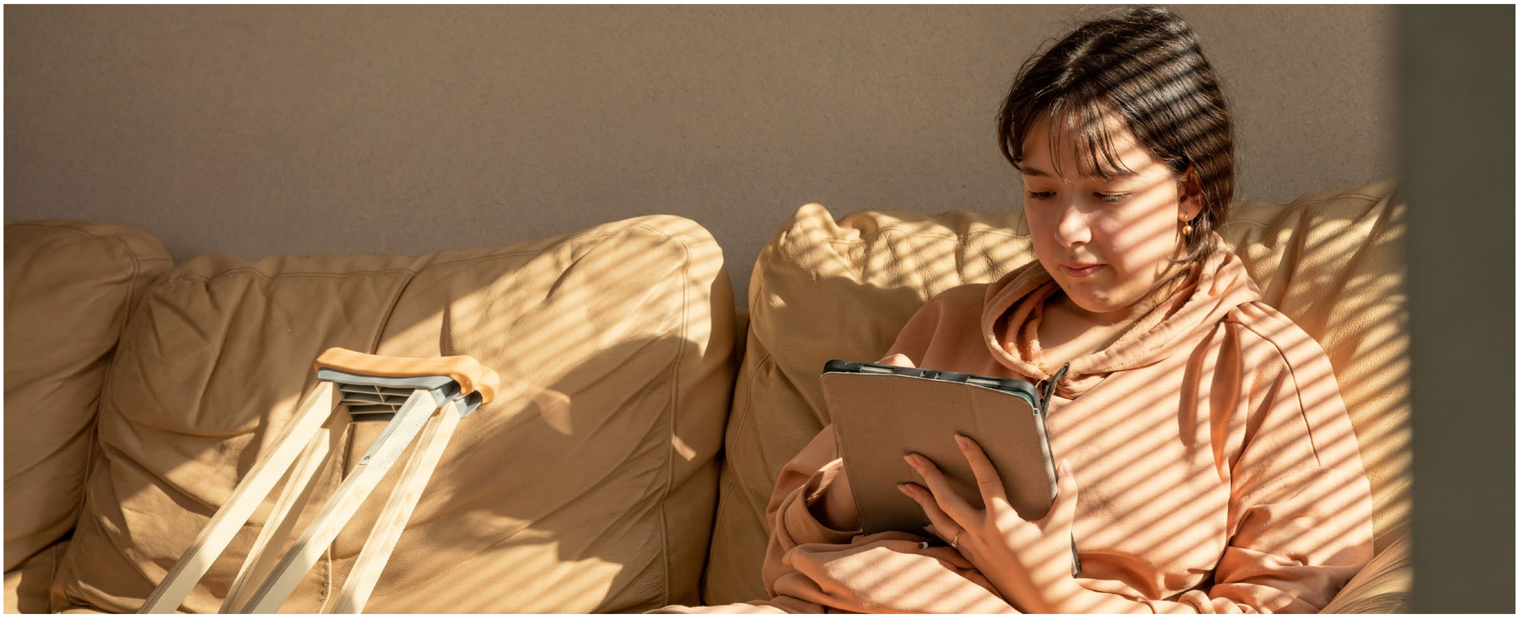

TAILORED PROTECTION:

Sun Life Stop-Loss for Independence Blue Cross

Protect your self-funded health plan with Sun Life's Stop-Loss coverage, tailored for Independence Blue Cross (IBX) employers. Our solution safeguards your financial health against catastrophic claims while offering streamlined administration and optimized cost and care management.

Exclusive features of Sun Life Stop-Loss for IBX

Specific Advance Option:
Weekly claim review by IBX identifies claimants exceeding the Stop-Loss Specific Deductible. IBX submits claims directly to Sun Life, crediting your claim bill with estimated reimbursements.

Reduced Administrative Fee:
IBX clients choosing Sun Life as their Stop-Loss provider enjoy a reduced medical administrative fee, enhancing the overall cost-effectiveness of the self-funded plan.

Streamlined Claims Process:
IBX monitors large claims and submits those exceeding the Specific Deductible directly to Sun Life. This removes client involvement, ensuring seamless access to claims data and faster reimbursements.

Waived Disclosure Requirement for currently Administered Cases:
This feature eliminates the need for clients to provide a disclosure statement for cases that are currently being administered by IBX. Sun Life takes on the responsibility of gathering the necessary disclosure information, which simplifies the process for clients.

Plan Document Acceptance:
Sun Life accepts the plan's definitions for medical necessity, experimental treatments, and reasonable/customary charges. This means that Sun Life's contract offers limited exclusions and mirrors the approved plan document, providing more comprehensive and flexible coverage for clients.

Sun Life Solutions

No New Laser at Renewal with Rate Cap:
Opt for increased stability and predictability in your coverage. Sun Life doesn't introduce new lasers at renewal when this option is selected, helping you maintain consistent coverage terms.

Gapless Renewal Coverage:
All run-out policies receive Gapless Renewal coverage at no additional cost, ensuring continuous protection for claims outside the standard run-out period.

Expert Cancer Review (ECR):
Covered employees and dependents diagnosed with cancer receive an objective second opinion from an oncology specialist, ensuring the best possible care and treatment options at Sun Life's expense.

39%

of written second opinions from qualified specialists led to a change in diagnostic strategy, diagnosis or treatment plan.*

Benefits of ECR written second opinions
Written second opinions provide invaluable insights without the restrictions of location, appointment availability, or insurance network. Potential benefits include:

- Confirmation of diagnosis or identification of misdiagnosis
- Exploration of best treatment options, including clinical trials
- Evaluation of risks and benefits for different treatment plans
- Increased confidence in care decisions

Enhanced Gene Therapy Solution:
Clients with a No New Laser policy automatically receive enhanced coverage for FDA-approved gene therapies, with no new lasers or adjustments to existing lasers related to these treatments. We will also continue our practice of mitigating the impact of high-cost gene therapy claims and subsequent renewals by pooling gene therapy claims.

This enhanced coverage applies to all current and future FDA-approved gene therapies and allows employers to confidently offer potentially life-changing therapies to their members while managing costs and protecting themselves financially.

What is covered today	Manufacturer's list price
Luxturna	$850,000
Zolgensma	$2,200,000
Zynteglo	$2,800,000
Skysona	$3,000,000
Hemgenix	$3,500,000
Adstiladrin	$260,000
Roctavian	$2,900,000
Vyjuvek	$630,000
Elevidys	$3,200,000
Lyfgenia	$3,100,000
Casgevy	$2,200,000
Lenmeldy	$4,250,000
Beqvez	$3,500,000
Zevaskyn	$3,100,000
Kebilidi	TBD

Sun Life provides immediate coverage for all FDA approved gene therapies and is actively monitoring conditions for upcoming approvals.

> As new gene therapy drugs become FDA approved, they will be covered under our no new laser policy enhancement.

Why Choose Sun Life?

- Largest independent Stop-Loss provider[1]
- Dedicated expert support team
- Consistent underwriting practices
- Strong financial ratings and fast claim reimbursement
- Customized solutions and valuable insights for informed decision-making

3B[2]	$6.1B+	40+	6M
Premium	**Claims reimbursed over the past four years**	**years in business**	**Covered lives**

Put our expertise to work for you. Contact your Sun Life Stop-Loss Sales Specialist or IBX Account Manager to find out more.

*ECR services are available to Sun Life Stop-Loss clients' employees and dependents covered under the medical plan who have been diagnosed with cancer or who are currently undergoing cancer treatment. ECR availability may vary for certain types of Sun Life clients.

1. Ranking compiled by Sun Life based on data contained in the 2024 NAIC Accident and Health Experience Report (as of YE 2023). An independent stop-loss carrier is defined as a stop-loss carrier that does not also sell medical claim administrative services

2. 2024 Sun Life book of business.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.

Sun Life Financial, Inc. and its insurance subsidiaries (collectively "Sun Life") is an independent company and is not affiliated with Independence Blue Cross or its subsidiaries.

Sun Life does not sell Independence Blue Cross products.

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 and 22-SL. 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 and 22-NYSL. Policy offerings may not be available in all states and may vary due to state laws and regulations. Not approved for use in New Mexico.

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