

Frequently Asked Questions



What does Health Navigator, powered by PinnacleCare do?

Our Care Advisors guide you to appropriate care and connect you with specialists to provide expert opinions for any health-related need. We are an unbiased resource to which you can turn to when facing or trying to prevent a health problem. Our services facilitate your access to top specialists trained and experienced in your condition to provide an expert review of your diagnosis and treatment options.

How does this differ from what I get through my doctor and health plan?

We work solely on your behalf to help navigate your specific care or treatment. Our team guides you through what can be an incredibly stressful, confusing and time-consuming process. We work with medical professionals to confirm your diagnosis at the onset, and then connect you with experienced specialists to inform you about the most current and effective treatment options available to you, and collaborate with your doctor as needed.

Health Navigator works in conjunction with your health plan and other service providers to help you maximize your benefits.

For example, if your doctor recommends back or spine surgery, we can help you assess if surgery is the best option for you, or if there are other, less invasive treatments to consider. Our Care Advisors will work with your health plan carrier to help you find the most qualified specialist based on your medical situation and needs.

How does this service help me?

We can help provide peace of mind through expert second opinions on diagnoses and treatment plans, or prevent unnecessary procedures such as surgery. Health Navigator saves you the time and frustration of gathering your medical records and researching specialists and facilities for their expertise, performance, insurance coverage and scheduling availability.

How do I access Health Navigator?

You can speak with a care advisor Monday - Friday from 8:00 a.m. - 6:00 p.m. (ET). You can reach us at **888-352-4969** or visit **sunlife.com/healthnav**.

When should I contact Health Navigator?

You can contact us with any questions or concerns you have about a health-related need, if you receive a serious health diagnosis, or are struggling with a complex condition, recommendation for surgery, or a change in a current treatment plan.

Can you provide an example of a change in treatment?

A change of treatment might entail a new drug, or a recommendation for surgery or therapy. For example, if you have been receiving injections for back-related issues and a physician is now recommending surgery.

What should I expect when I contact Health Navigator?

When you reach out for a consultation, our intake team will ask for your name, address, and date of birth for security and to confirm eligibility. A Care Advisor will then contact you to gather your medical history and the details of your current health situation. Your Care Advisor will review your case and consult with our medical team to determine the appropriate course of action.

What services are covered under this benefit?

Depending on your situation, we may provide you with a confirmation of your diagnosis from our medical team, recommend a top specialist for your situation, facilitate scheduling of your appointments, and research your diagnosis. Our team will coordinate the gathering and forwarding of key medical records to a recommended specialist, and your Care Advisor will advocate on your behalf for access to information, top specialists, and Centers of Excellence (COE).

How will this work with my health insurance?

There is no cost to you for using Health Navigator and obtaining an expert review of your medical records, diagnosis, and treatment options. Should you wish to schedule a visit with an expert provider, we will attempt to identify specialists who participate in your health insurance network. We can also provide you with out-of-network specialists for cases where the specialist's expertise may be crucial to your health outcome. In those instances, coverage for eligible services will be based on your medical plan's out-of-network coverage reimbursement level (if applicable) and will be subject to reasonable and customary amounts. Please contact your claims administrator for details about out-of-network coverage based on the healthcare plan you are enrolled in.

Are our conversations kept confidential?

Yes, all of your interactions with Health Navigator are confidential. We are a HIPAA-compliant company and maintain the privacy of your protected health information.

Can you also find a doctor for routine primary care?

Yes. Primary care physicians are your partners in health. We interview each identified physician as part of their vetting process to ensure we select physicians that match your preferences and needs. It is important that a physician's education, pursuits of specialized training and areas of interest and clinical focus be considered. Health Navigator also uses patient experiences to collaborate research findings when possible. For primary care physicians, patient feedback can often serve as an important data point for validating thoroughness and dedication to patient care.

Visit sunlife.com/healthnav to connect with a Care Advisor, or call **888-352-4969**. Representatives are available Monday - Friday, 8:00am - 6:00pm (ET).

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