



Your health advocacy and care navigation benefit

Dear Member,

Welcome to your new PinnacleCare benefit. PinnacleCare is here to provide you support when you are dealing with the complicated world of healthcare. Your company is providing this benefit, at no cost to you, as part of its commitment to your health and well-being.

With PinnacleCare, you receive access to a personal care advisor who will help you navigate the healthcare system so you receive the best course of treatment for your medical needs.

Our team of care advisors are supported by in-house medical directors and M.D./Ph.D. medical researchers who provide access to nationally-acclaimed specialists and medical Centers of Excellence.



Our goal is to help you obtain the answers you need to address your healthcare challenges quickly.

Contact us regarding:

- An expert medical opinion
- A new or ongoing medical diagnosis
- A recommendation for surgery
- A review of a current treatment plan
- A recommendation to top specialists
- Finding a new routine care provider
- Assistance with negotiating large medical bills over \$800

Our services include:

- Facilitation of appointments with a top specialist
- Coordination of expert second medical opinion
- Comprehensive research report on your diagnosis and treatment options
- Gathering, organization, and forwarding of key medical records
- Customized referral report profiling top local, regional, or national specialists
- Virtual consultation for second medical opinion

For a confidential consultation with a care advisor, please call **888-442-7380**. You may also send a secure email request or access additional details at: www.PinnacleCare.com/cape-cod

**To your good health,
Your care advisory team**

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.

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You have access to PinnacleCare’s healthcare advisory services.

As a member, you have access to personal support for any healthcare challenge you are facing. Our team provides you access to top experts, and helps you navigate the complicated world of healthcare so you can have peace of mind and focus on what really matters—your health.



Access PinnacleCare for the confidence that you are making the right healthcare decisions.

We specialize in providing access to top specialists, especially when you...

- Have a new diagnosis
- Receive a surgery recommendation
- Are unsure of your doctor’s medical advice
- Need a written or remote video second opinion
- Require a top healthcare specialist
- Need mental health or substance use support

When facing an unexpected healthcare challenge, PinnacleCare will help you...

- Review your case
- Understand your condition
- Gather your medical records
- Understand your treatment options
- Expediently schedule appointments
- Obtain opinions from experts
- Make informed decisions
- Achieve better medical outcomes
- Negotiate medical bills over \$800

Contact PinnacleCare when you need access to a specialist or new primary care doctor:

Phone: **888-442-7380**; Online: www.PinnacleCare.com/cape-cod

Representatives are available Monday through Friday, 8:00 a.m.–6:00 p.m. (ET)

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Frequently asked questions

What does PinnacleCare do?

Our care advisors guide you to appropriate care and connect you with specialists to provide expert opinions for serious or complex medical conditions. We are an unbiased resource to which you can turn when facing or trying to prevent a major health problem. PinnacleCare 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. PinnacleCare guides you through what can be an incredibly stressful, confusing and time-consuming process. We work 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. We collaborate with your doctor as needed.

PinnacleCare 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, PinnacleCare can help you consider the available treatment options to assess if surgery is the best option for you. Our care advisors will work with your medical carrier to help you find the most qualified surgeon from the available premier providers based on the type of surgery you need.

How does PinnacleCare help me?

We help you to prevent inappropriate procedures and treatments that could result in further harm or unnecessary expense. PinnacleCare saves you the time and frustration of gathering your medical records and investigating multiple specialists and facilities for their expertise, performance, insurance coverage and scheduling availability.

When should I contact PinnacleCare?

You can contact us any time with any concerns you may have around navigating your healthcare. You should contact us when you receive a serious diagnosis or are struggling with a complex condition, a recommendation for surgery, or a significant change in a current treatment plan.

What defines a serious or complex condition?

A complex condition is a serious diagnosis that will involve rigorous treatment, a choice of treatment options, or a prolonged recovery and can result in significant healthcare costs and/or time away from work. Examples include conditions involving: cardiac, spine and joint replacement surgeries; cancer; transplants; and other serious or complex diagnostic challenges.

Can you provide an example of a change in treatment?

A change of treatment might entail a new drug or a recommendation for a surgical procedure 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 PinnacleCare?

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 diagnosis. 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 a medical professional, recommendations on top specialists, scheduling of your appointments, and/or research on your diagnosis. Our team will coordinate the gathering and forwarding of key medical records to a recommended specialist. Your care advisor will also advocate on your behalf for access to information, top specialists, and Centers of Excellence. Finally, our Bill Resolve services can assist with associated bill review, negotiation, and payment plans for medical bills over \$800.

How will this work with my health insurance?

There is no cost to you for using the service 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 PinnacleCare are confidential. We are a HIPAA-compliant company and maintain the privacy of your protected health information.

How does bill negotiation work?

You will be directed to our Bill Resolve portal to setup an account and provide information on your medical bill greater than \$800. If you would like to negotiate, our team will request a payment card to settle the transaction for you. If you prefer a payment plan, our team will attempt to extend payment over time.

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. PinnacleCare 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.

How do I access PinnacleCare?

You can speak with a care advisor Monday through Friday, from 8:00 a.m. to 6:00 p.m. (ET). You can reach us at **888-442-7380** or visit us as www.PinnacleCare.com/cape-cod.

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