



ATTACHMENT A: Offer and Acceptance

ASRS Group Dental Services
Solicitation Code: BPM001922
PART 2 of 2 - Attachments (Response Forms)

Page
1
of
2

ARIZONA STATE
RETIREMENT SYSTEM
3300 N Central Ave
14th Floor
Phoenix, AZ 85012

TO THE STATE OF ARIZONA, ARIZONA STATE RETIREMENT SYSTEM (ASRS):

The Undersigned hereby offers and agrees to provide ASRS Group Dental Services in compliance with the Scope of Work, Special and Uniform Terms and Conditions, Special and Uniform Instructions to Offerors, Attachments (Response Forms), Solicitation or Contract Amendments, and Offeror's Best and Final Offer as accepted by the ASRS, as part of the Solicitation.

Sun Life Assurance Company of Canada

Company Name

One Sun Life Executive Park

Address

Wellesley Hills Massachusetts 02481

City State Zip

Sunlife.com/us

Website

Signature of Person Authorized to Sign Offer

Dianna D. Duvall Dianna Duvall
Vice President

Printed Name and Title

Veronica Lee, Sr. Client Relationship Executive

Contact Name and Title

602.571.2247

Contact Phone

Veronica.lee@sunlife.com

Contact Email Address

CERTIFICATION

By signature in the Offer section above, the Offeror certifies:

1. The Offeror shall not discriminate against any employee or applicant for employment in violation of Federal Executive Order 11246, State Executive Order 2009-9 or A.R.S. §§ 41-1461 through 1465.
2. The Offeror has not given, offered to give, nor intends to give at any time hereafter any economic opportunity, future employment, gift, loan, gratuity, special discount, trip, favor, or service to a public servant in connection with the submitted Offer. Failure to provide a valid signature affirming the stipulations required by this clause shall result in rejection of the Offer. Signing the Offer with a false statement shall void the Offer, any resulting contract and may be subject to legal remedies provided by law.
3. The Offeror is not debarred by, or otherwise prohibited from participating in any publically-funded contract awarded by any Federal, State or local jurisdiction.
4. The Offeror is lawfully authorized to conduct business in Arizona or has no impediments to conduct business in Arizona.
5. The Offeror does not participate in, and agrees not to participate in during the term of the Contract, a boycott of goods or services from the state of Israel in accordance with A.R.S. §35-393 and §35-393.01. This certification does not include boycotts prohibited by 50 United States Code Section 4842 or a regulation issued pursuant to that section in accordance with A.R.S. §35-393.03.



ATTACHMENT A: Offer and Acceptance

ASRS Group Dental Services
Solicitation Code: BPM001922
PART 2 of 2 - Attachments (Response Forms)

Page
2
of
2

ARIZONA STATE
RETIREMENT SYSTEM
3300 N Central Ave
14th Floor
Phoenix, AZ 85012

ACCEPTANCE OF OFFER (FOR ARIZONA STATE RETIREMENT SYSTEM)

The Offer is hereby accepted.

The Contractor is now bound to provide the ASRS Group Dental Services outlined in the Contract and based upon the Solicitation, including the Uniform and Special Instructions to Offerors, Uniform and Special Terms and Conditions, Attachments (Response Forms), Scope of Work, Solicitation or Contract Amendments, and Contractor's Best and Final Offer as accepted by the ASRS.

This Contract shall henceforth be referred to as Contract No. _____

The effective date of the Contract is _____

The Contractor is cautioned not to commence any billable work or to provide any ASRS Group Dental Services under this Contract until Contractor receives purchase order, contract release document or written notice to proceed.

Awarded this _____ day of _____ 20 _____

ASRS Signature _____

Title _____



ATTACHMENT C: Designation of Confidential, Trade Secret and Proprietary Information

ARIZONA STATE RETIREMENT SYSTEM

3300 N Central
Ave 14th Floor
Phoenix, AZ 85012

ASRS Group Dental Services

Solicitation Code: BPM001922

PART 2 of 2 - Attachments (Response Forms)

Page
1
of
2

All materials submitted as part of a response to a Solicitation are subject to Arizona Public Records Law and will be disclosed if there is an appropriate public records request at the time of or after the award of the Contract. Recognizing there may be materials included in a Solicitation response that are proprietary or a trade secret, a process is set out in A.A.C. R2-7-103 (attached) that will allow qualifying materials to be designated as confidential and excluded from disclosure. For purposes of this process the definition of "trade secret" will be the same as that set out in A.A.C. R2-7-101(50).

This form must be completed and returned with the response to the Solicitation and any supporting information to assist the State in making its determination as to whether any of the materials submitted as part of the Solicitation response should be designated confidential because the material is proprietary or a trade secret and therefore not subject to disclosure.

All Offerors must select one of the following:

- ☐ My response **does not** contain proprietary or trade secret information. I understand that my entire response will become public record in accordance with A.A.C. R2-7-C317.
- ☒ My response **does** contain trade secret information because it contains information that:
1. Is a formula, pattern, compilation, program, device, method, technique or process; **AND**
 2. Derives independent economic value, actual or potential, from not being generally known to, and not being readily ascertainable by proper means by, other persons who can obtain economic value from its disclosure or use; **AND**
 3. Is the subject of efforts by myself or my organization that are reasonable under the circumstances to maintain its secrecy.

Follow Uniform Instructions to Offerors, Section D(5) to clearly mark specific responses as "Confidential." In addition, review and follow Special Instructions to Offerors, Sections F(2.3) and G(1) to ensure items are correctly marked and attached in the Arizona Procurement Portal (APP) as part of Offeror's response.

List and provide an explanation for all parts of Offeror's response that are separately marked as "Confidential."

The Sun Life Confidential documents provided below:

- **Attachment D2: Confidential Information (Resumes of Key Personnel):** Provides personal information.
- **Attachment D2: Confidential Information (HIPAA Member Delinquency Report):** Report provides personal member data.
- **Attachment D2: Confidential Information (Member Delinquency Report):** Report provides personal member data.
- **Attachment D2: Confidential Information (GEO Access Report and Provider Disruption):** Proprietary Information.

Please note that failure to include an explanation may result in a determination that the information does not meet the statutory trade secret definition. All information that does not meet the definition of trade secret as defined by A.A.C. R2-7-101(50) will become public in accordance with A.A.C. R2-7-C317. The State reserves the right to make its own determination of Offeror's trade secret materials through a written determination in accordance with A.A.C. R2-7-103.



ATTACHMENT C: Designation of Confidential, Trade Secret and Proprietary Information

**ARIZONA STATE
RETIREMENT SYSTEM**
3300 N Central
Ave 14th Floor
Phoenix, AZ 85012

ASRS Group Dental Services
Solicitation Code: BPM001922
PART 2 of 2 - Attachments (Response Forms)

Page
2
of
2

If the State agrees with the Offeror's designation of trade secret or confidentiality and the determination is challenged, the undersigned hereby agrees to cooperate and support the defense of the determination with all interested parties, including legal counsel or other necessary assistance.

By submitting this response, Offeror agrees that the entire Offer, including confidential, trade secret and proprietary information may be shared with an evaluation committee and technical advisors during the evaluation process. Offeror agrees to indemnify and hold the State, its agents and employees, harmless from any claims or causes of action relating to the State's withholding of information based upon reliance on the above representations, including the payment of all costs and attorney fees incurred by the State in defending such an action.

Sun Life Assurance Company of Canada

Company Name

Stacia Almqvist

Signature of Person Authorized to Sign

One Sun Life Executive Park

Address

Stacia Almqvist

Printed Name

Wellesley Hills Massachusetts 02481

City State Zip

Vice President

Title

R2-7-103. Confidential Information


- A. If a person wants to assert that a person's offer, specification, or protest contains a trade secret or other proprietary information, a person shall include with the submission a statement supporting this assertion. A person shall clearly designate any trade secret and other proprietary information, using the term "confidential". Contract terms and conditions, pricing, and information generally available to the public are not considered confidential information under this Section.
- B. Until a final determination is made under subsection (C), an agency chief procurement officer shall not disclose information designated as confidential under subsection (A) except to those individuals deemed by an agency chief procurement officer to have a legitimate state interest.
- C. Upon receipt of a submission, an agency chief procurement officer shall make one of the following written determinations:
 1. The designated information is confidential and the agency chief procurement officer shall not disclose the information except to those individuals deemed by the agency chief procurement officer to have a legitimate state interest;
 2. The designated information is not confidential; or
 3. Additional information is required before a final confidentiality determination can be made.
- D. If an agency chief procurement officer determines that information submitted is not confidential, a person who made the submission shall be notified in writing. The notice shall include a time period for requesting a review of the determination by the state procurement administrator.
- E. An agency chief procurement officer may release information designated as confidential under subsection (A) if:
 1. A request for review is not received by the state procurement administrator within the time period specified in the notice; or
 2. The state procurement administrator, after review, makes a written determination that the designated information is not confidential.

R2-7-101. Definitions

"Trade secret" means information, including a formula, pattern, device, compilation, program, method, technique, or process, that is the subject of reasonable efforts to maintain its secrecy and that derives independent economic value, actual or potential, as a result of not being generally known to and not being readily ascertainable by legal means.

R2-7-C317. Contract Award

- A. An agency chief procurement officer shall award the contract to the responsible offeror whose offer is determined to be most advantageous to the state based on the evaluation factors set forth in the solicitation. The agency chief procurement officer shall make a written determination explaining the basis for the award and place it in the procurement file.
- B. The agency chief procurement officer shall notify all offerors of an award.
- C. After contract award, the agency chief procurement officer shall return any offer security provided by the offeror.
- D. Within 3 days after contract award the agency chief procurement officer shall make the procurement file, including all offers, available for public inspection, redacting information that is confidential under R2-7-103.

	ATTACHMENT D: Questionnaire		ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14 th Floor Phoenix, AZ 85012
	ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)	Page 1 of 29	

All Offerors, including any incumbent or previous service providers, must complete the Questionnaire and provide detailed responses, without assuming the ASRS is familiar with or will accept Offeror's experience, approach, systems, or methodologies.

This Questionnaire is designed to assist the ASRS in gaining an understanding of the Offeror's qualifications for consideration for this engagement. It is important to provide accurate, complete, and thorough information as requested instead of providing general responses reflecting general concepts of dental care delivery or operations. The ASRS may award contracts for all or any portion of the work for which an Offeror has provided a response.

Supplemental documents requested by the ASRS as indicated in Section F(2) of the Special Instructions to Offerors, and related to items in this Questionnaire, should be clearly labeled and included as a single separate attachment entitled "Attachment D1: Supplemental Information."

If Offeror believes any information is confidential in its response to this Questionnaire, include only that section(s) of the response - not the entire response - in a separate attachment entitled "Attachment D2: Confidential Documents" and mark as "Confidential" as indicated in Sections F(2) and G(1) of the Special Instructions to Offerors.

Experience/Expertise/Resources

Company History

1. Provide a brief narrative history of your company. This should include the primary function of your company, the number of years the company has provided the services described herein, affiliated companies/underwriters, and locations.


Sun Life Financial was incorporated in Canada in 1865 and entered the United States in 1895.

In March 2000, Sun Life Financial demutualized. On June 1, 2007, Sun Life Financial announced the completion of its acquisition of Genworth Financial, Inc.'s U.S. Employee Benefits Group. The acquired business complemented Sun Life's group business platform and increased the company's market share across its U.S. group lines of business. Bringing together the two organizations' market presence and distribution relationships allowed us to offer clients the best practices and complementary capabilities of both organizations.

On March 1, 2016, Sun Life Assurance Company of Canada, a subsidiary of Sun Life Financial Inc., purchased the U.S. Employee Benefits business of Assurant Employee Benefits. The acquired business added new capabilities and scale and made Sun Life Financial one of the largest group benefits providers in the United States.

The transaction included the purchase of a leading Dental business and provider network, a successful Group Life and Disability business, strong products and capabilities in Voluntary Benefits and Vision, and integrated capabilities in benefits communications, deductions reporting, and administration.

Today, Sun Life serves more than 60,000 employers in small, medium and large workplaces across the country. Sun Life's broad portfolio of insurance products and services in the U.S. includes disability, absence management, life, dental, vision, voluntary and medical stop-loss. Sun Life and its affiliates in asset management businesses in the U.S. employ approximately 5,500 people. Group insurance policies are issued by Sun Life Assurance Company of Canada (Wellesley Hills, Mass.) or an affiliated prepaid dental company, except in New York, where policies are issued by Sun Life and Health Insurance Company (U.S.) (Lansing, Mich.). For more information, please visit www.sunlife.com/us.

	ATTACHMENT D: Questionnaire		ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14 th Floor Phoenix, AZ 85012
	ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)	Page 2 of 29	

2. Does your company meet **each** minimum qualification and requirement listed in the Special Instructions to Offerors, Section J? If no, please indicate which ones of qualifications you do not meet and an explanation as to why.

J. Minimum Qualifications and Requirements

1. Offeror is not currently restricted or prohibited from conducting business where ASRS's Participants reside or access care.

Confirmed.

2. Offeror must use qualified and credentialed dental professionals to conduct independent examinations/reviews.

Confirmed.

3. Offeror has provided dental services that include claims administration and network management for at least one group of 20,000 or more eligible participants for at least five years.

Confirmed.

4. Offeror has provided dental services that include claims administration and network management for a government employer or public retirement plan for at least three years.

Confirmed.

5. Offeror has five years of experience processing at least 5,000 claims per month.

Confirmed.

6. Offeror has at least two million covered lives across your dental book of business.

Confirmed.

7. Offeror has Arizona clients in your book of business totaling a minimum of 5,000 lives.


Confirmed.

3. Within the past two (2) years, describe any significant development in your company (e.g. changes in ownership, personnel reorganization, change in business emphasis, etc.)

Sun Life expanded its digital capabilities in 2018 with the acquisition of Maxwell Health, an innovative Boston-based technology business that offers an advanced employee benefits platform with full enrollment and benefits administration capabilities for benefits including medical, dental, vision, short- and long-term disability and voluntary coverages. Acquiring Maxwell Health significantly advances our strategy to be a leader in U.S. Group Benefits and shows our commitment to simplifying benefits and delivering leading enrollment solutions.

- 3.1. Does your company anticipate any transactions to expand or to become acquired by another business entity within the next five (5) years? If yes, explain the impact in both organizational and directional terms.

Sun Life Assurance Company of Canada is a member of the Sun Life Financial group of companies. Sun Life Financial Inc., the ultimate corporate parent of the group, is a publicly traded company. In that respect, and as a matter of general corporate policy, the company does not selectively comment on potential merger and acquisition matters or other material developments.

	<p style="text-align: center;">ATTACHMENT D: Questionnaire</p> <hr/> <div> <div>ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)</div> <div>Page 3 of 29</div> </div>	<p style="text-align: center;">ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14th Floor Phoenix, AZ 85012</p>
---	--	--

4. For the most recent ten (10) year period, describe any past or pending litigation, regulatory proceedings, investigations and/or complaints filed against your company, or any proposed subcontractor or affiliated organization, or individual identified to perform services for the ASRS. *(If Offeror believes the information is confidential, include response in a separate attachment named Attachment D2: Confidential Documents and mark as "Confidential" as indicated in Special Instructions to Offerors, Sections F(2) and G(1).)*


For the relevant time period, we have no record of any litigation relating to dental benefits involving either Sun Life Assurance Company of Canada or United Dental Care of Arizona. With respect to complaints in that time period, there were two complaints filed against Sun Life Assurance Company of Canada with the Arizona Department of Insurance relating to dental benefits. One was filed in 2013 and one in 2017. Both claims were able to be paid based on the additional information provided in the complaint. There were three complaints filed against United Dental Care of Arizona in that time period. Two complaints from 2014 were found to be without merit. The third complaint was filed in 2015 and was resolved by providing information about plan specialist benefits. There have been no regulatory proceedings involving United Dental Care of Arizona during this time period.

Below is a summary of regulatory proceedings relative to Sun Life Assurance Company of Canada (U.S. Branch):

SLOC 2009-2019 ---- Consent Orders etc.

- Sun Life was issued an Order by the Minnesota Commissioner of Commerce fully executed by the Commissioner on January 27, 2009 based on the Company's handling of a life insurance Waiver of Premium claim filed by a Minnesota resident. The Consent Order contemplated a \$7,500.00 fine, which the Company paid on January 23, 2009.
 - Sun Life was issued an Order by the Michigan Office of Financial and Insurance Regulation dated August 8, 2008 citing the Company for the untimely filing of a list of policy forms containing shortened limitation of action clauses pursuant to a newly adopted rule. The Consent Order contemplated a \$1,000.00 fine, which the Company paid on January 13, 2009.
 - Sun Life paid a monetary penalty of \$575.00 to the Colorado Division of Insurance (the "Division") on or about August 25, 2009. The penalty related to the untimely filing of Sun Life's Annual Rate Report required by Colorado Insurance Regulation 4-2-11.
 - Sun Life was issued an Order by the Maryland Insurance Administration on October 25, 2011 citing the Company for failure to include the Commissioners contact details on a letter of adverse appeal determination to one policyholder. The Order required that the Company pay a \$500.00 fine, which it did on November 4, 2011. The Company took proper administrative actions to remediate the issue.
5. Is your company currently in default on any financing agreement with any bank, financial institution, or other entity? If yes, specify date(s), details, circumstances, and prospects for resolution. *(If Offeror believes the information is confidential, include response in the separate attachment named Attachment D2: Confidential Documents.)*

To the best of our knowledge, Sun Life is not in default on any loan or financing agreement.

	ATTACHMENT D: Questionnaire		ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14 th Floor Phoenix, AZ 85012
	ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)	Page 4 of 29	

6. Provide a copy of the company's audited financial statements for the past two (2) years. *(If Offeror believes the information is confidential, include response in the separate attachment named Attachment D2: Confidential Documents.)*


Refer to Attachment D2: Confidential Information (SL Financial Statements)

7. If your company proposes to use subcontractors in the delivery of services to ASRS please list each, the services they will provide, and your company's experience working with the organization.

We have a vigorous vendor management program that includes annual vendor assessments. Through this program, our company communicates performance expectations and reviews outcomes at regular intervals to ensure a positive relationship. Based on vendor tier, we complete the following on a routine basis:

Materiality Review
Information Security Assessment
Privacy Assessment
Business Continuity Plan Assessment
Performance standards

Subcontractor	Functions
Data Dimensions Corporation	Mailroom, data entry and imaging vendor
Asset Protection Unit	Recovery of overpayments
P & R Dental Strategies	Utilization review vendor
Change Healthcare	Electronic claim clearinghouse
Tesia	Electronic claim clearinghouse
InMediata	Electronic claim clearinghouse
National Electronic Attachments	Electronic diagnostic attachment clearinghouse
Go2Dental	Online Dental health Center and provider directories
Dental Health Alliance, L.L.C. (Sun Life Affiliate)	Development and Maintenance of national dental PPO Network
Aetna Life Insurance Company	Development and Maintenance of national dental PPO Network
United Concordia Companies, Inc.	Development and Maintenance of national dental PPO Network
Government Employees Health Association	Development and Maintenance of national dental PPO Network

	ATTACHMENT D: Questionnaire		ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14 th Floor Phoenix, AZ 85012
	ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)	Page 5 of 29	

Dentemax	Development and Maintenance of national dental PPO Network
Cap Gemini (U.S. Location)	Mail processing, facsimile and email processing, imaging, indexing and processing enrollments and changes
Red-Card Systems	EOB/Check output vendor

Account Management and Organizational Processes

1. Provide a brief biography, including name, function and responsibilities, location, years of industry service, and years with the company for any staff who will routinely be assigned to the ASRS account. (*Provide Résumés of Key Personnel as indicated in the Special Instructions to Offerors, Section F(2.4).*)

Stacia Almquist
VP, Dental and Vision
Kansas City, Missouri


Stacia Almquist is Vice President, Dental and Vision, for Sun Life U.S. She is responsible for the operations and long-term growth and profitability of the company's Dental and Vision business, as well as development of the Sun Life Dental Network, one of the largest PPO networks in the country. Stacia has led many product growth initiatives, including launching Vision plans in new states and new, higher maximum plans for dental insurance. Stacia will serve as the executive sponsor for the Arizona State Retirement System and will be a point of contact throughout the Sun Life dental and vision experience.

Greg Meagher
Director, Dental Networks
Kansas City, Missouri

Greg began his career in the dental industry in 1994 as the Dental Network Manager for Prudential Healthcare. During his five years with Prudential, Greg worked in conjunction with sales to maximize the network strengths and strategically increase the network size and territory. When Aetna acquired Prudential in 1999, Greg continued as a Dental Network Manager and then became the company's Team Leader of Provider Relations.

Greg began his career with Sun Life in 2006 and today serves as Director, Dental Networks. His responsibilities include managing a team charged with growing and maintaining Sun Life's DHMO and PPO networks nationally. Greg's deep knowledge of provider relationships, marketing, sales, claims and dental underwriting is a strategic asset in today's changing healthcare and insurance environment.

Greg earned a Bachelor of Science in Business Administration from Kutztown University in Pennsylvania.

	<div> <div>ATTACHMENT D: Questionnaire</div> <div> ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms) </div> </div>	<div> <div>ARIZONA STATE RETIREMENT SYSTEM</div> <div>3300 N Central Ave 14th Floor Phoenix, AZ 85012</div> </div>
	<div> <div>Page 6 of 29</div> </div>	

Michael Hall
Senior Manager, Network Development
Cincinnati, Ohio

Mike began his career in the dental industry in 2001 as a Provider Relations Representative for Protective Dental Care. During his three years with Protective, Mike worked in conjunction with sales to maximize the prepaid (DHMO) network strengths and strategically increase the prepaid (DHMO) network size and territory. When Fortis acquired Protective in 2004, Mike transitioned to a Dental Network Manager to learn PPO recruiting and eventually became a Manager of Network Development. Mike began his career with Sun Life in March of 2016 when Sun Life acquired Assurant Employee Benefits and today serves as Senior Manager Network Development. His responsibilities include managing the West Team with growing and maintaining Sun Life's DHMO and PPO networks. Mike's knowledge of provider relationships, network discounts, and group insurance sales is a strategic asset in today's changing healthcare and insurance environment.

Mike earned a MBA from Xavier University in Cincinnati, OH and a Bachelor of Science in Biological Sciences from Northern Kentucky University in Highland Heights, Kentucky.

Michael Yarbrough
Dental Network Manager
Scottsdale, Arizona


Michael Yarbrough began his career with Sun Life in 2015 and is the Dental Network Manager in the state of Arizona. He graduated from the University of Phoenix with a Business degree in Supply Chain Management. Michael will be the contact when it comes to any providers in Arizona that the members may go see. Michael will be the local contact for ASRS for any DHMO or PPO network questions or concerns and will work closely with Veronica Lee and Cristina Stevens.

David Riley
AVP, Dental and Vision Claims
Kansas City, Missouri

David Riley is the AVP, Dental and Vision Claims and has held many dental claim roles during his 21 years with Sun Life, Assurant Employee Benefits and Fortis. Prior to working within the dental insurance industry, he attended the University of Minnesota, School of Dentistry. David will ensure that key service metrics related to dental claims and service are met for ASRS

Alexis Evarts
Director, Client Relationship Services
Philadelphia, Pennsylvania

Alexis is an Insurance Professional with over 15 years in Group Benefits. Her experience and professional history is focused on Client Service in the small, mid and large group market. With leadership roles in client support, client relationship management, enrollment, implementation, and RFP response and coordination,

	<div> <div>ATTACHMENT D: Questionnaire</div> <div> ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms) </div> </div>	<div> <div>ARIZONA STATE RETIREMENT SYSTEM</div> <div> 3300 N Central Ave 14th Floor Phoenix, AZ 85012 </div> </div>
	<div> <div>Page 7 of 29</div> </div>	

Alexis has a comprehensive perspective on the client and carrier relationship, and is poised and ready to serve ASRS.

Cristina Stevens
Key Account Service Representative
Phoenix, Arizona


Cristina Stevens is the current Key Account Service Representative working onsite at the Arizona State Retirement System. She began her career with Sun Life in January 2018. Prior to working for Sun Life, Cristina worked for the Arizona State Retirement System from 2015-2018 as a Senior Benefit Advisor, deepening her knowledge of the group, its systems, and the members to aide her transition to Sun Life. Cristina graduated from South Mountain Community College in 2012 with two Associate degrees, and is currently working on obtaining her Liberal Arts Bachelor of Science degree from Northern Arizona University. Cristina holds an Arizona Life and Health producer license. Cristina acts as the onsite resource for members of the ASRS and their affiliated retirement systems while working closely with the client regarding system and member issues. She communicates directly with Veronica Lee, the Senior Client Relationship Executive, and other employees of Sun Life to provide consistent and positive communication and knowledge to ensure excellent customer service.

Matthew Feran
Director of Senior Client Relationship Executives
Minneapolis, Minnesota

Matthew Feran is the Director of Senior Client Relationship Executives in the West Region. He began his career with Sun Life in 2013. Prior to working at Sun Life, Matthew had over 10 years of experience working directly with employee benefit plans. He received a degree in Human Resources and has five years of experience as a benefits administrator.

Veronica Lee
Senior Client Relationship Executive
Phoenix, Arizona

Veronica Lee is the current Senior Client Relationship Executive for ASRS. She began her career with Sun Life in 2014. Prior to working at Sun Life, Veronica had been in the industry for nearly nine years in various roles, initially on the broker/consultant side in account management and more recently on the ancillary insurance carrier side as an Employee Benefits Advisor. She graduated from the University of Arizona and holds an Arizona Life and Health producer license. Veronica will be the key contact for all of your customer service needs. She will act as the liaison between ASRS and Sun Life's home office, ensuring that your experience with Sun Life is a positive one. She will continue to work closely with Cristina Stevens, ASRS Key Account Service Representative, to provide excellent ongoing service. Veronica will also make proactive in-person service calls to ensure that you and the retirees are completely satisfied with the plan.

	<div> <div>ATTACHMENT D: Questionnaire</div> <div> ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms) </div> </div>	<div> <div>ARIZONA STATE RETIREMENT SYSTEM</div> <div>3300 N Central Ave 14th Floor Phoenix, AZ 85012</div> </div>
	<div> <div>Page 8 of 29</div> </div>	

Jessica O'Donnell
Senior National Account Implementation Manager
Portsmouth, New Hampshire

Jessica O'Donnell is a Sun Life National Account Implementation Manager. Jessica has been in the insurance industry for over eight years. She oversees the seamless transition and implementation of large National Accounts. She will be the primary contact throughout the implementation and transition. Jessica works closely with the various internal departments at Sun Life throughout the implementation.

Lauren Warnat
Senior National Account Implementation Manager
Brunswick, Georgia

Lauren Warnat will be ASRS's assigned Implementation Manager. She will oversee a smooth transition of ASRS's plans. She will be the key contact for all customer service needs from the onset of the client relationship with Sun Life throughout the implementation and transition process. Lauren joined Sun Life in 2008 and has eleven years of industry experience with six years of experience in servicing large group accounts. Lauren proactively works with various internal departments to ensure a seamless transition for our Clients and their employees.

April Shaw
Sr. Data Operations Specialist
Kansas City, Missouri

April Shaw is the Senior Data Operations Specialist who will work with ASRS and will continue to. Process the weekly eligibility feed that is sent to Sun Life from ASRS. She reports any discrepancies to Cristina Stevens, Key Account Service Representative for ASRS, to ensure the accuracy of member data. April also works with Cristina on a daily basis for any issues that may arise between file transmissions. April is based out of the Kansas City, Missouri office of Sun Life and has been in her position for 20 years.


Craig Bunshaw
National Account Consultant
Birmingham, Alabama

Craig Bunshaw is the assigned National Account Consultant for ASRS, and will be responsible for all underwriting functions, including experience rating the renewal. Craig has worked on ASRS since 2002, and has been with the company since 1999. He has experience in renewal underwriting, new business underwriting and have been focused on large case underwriting since 2003. Craig graduated from Auburn University with a degree in Business Administration.

Refer to Attachment D2: Confidential Documents (Resumes of Key Personnel).

2. Have you made any significant changes in your company's administrative (IT) systems within the last three years? How did Participants, providers, and plan sponsors benefit from the changes?

In 2017, Sun Life introduced new tools to Member Service staff that provides a Client 360 view, enabling staff to quickly answer Client queries and service requests. The tool is based on Big Data technology, which is

	<p align="center">ATTACHMENT D: Questionnaire</p> <hr/> <p>ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)</p>	<p align="center">ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14th Floor Phoenix, AZ 85012</p>
	<p align="right">Page 9 of 29</p>	

continually enhanced each year. In 2018 and 2019, we implemented robotic process automation and each year we improve our Contact Center and internal workflow technology. All of these enhancements have streamlined processes and enabled our service teams to assist our Clients more quickly and accurately and to accelerate Client transactions.

3. Briefly describe the capabilities of the claims management information software you utilize.

The ClaimFacts dental system is parameter-driven, allowing for a wide range of options in defining benefit structures. The system provides on-line entry and maintenance of data files, benefit plans with annual and lifetime maximums and deductibles, coverage and co-pay percentages, and coordination of benefits. Claim files are updated immediately.

The system maintains a tooth chart with appropriate editing logic by tooth and scans patient history files for duplicate filing based on service, tooth number and procedure code. Warning messages are generated for possible duplicates and exact duplicates are automatically excluded. Our processing system has been loaded with the ADA's current dental terminology. Referencing this coding scheme, procedures are reviewed for accuracy by comparing the description of the service billed with the procedure code billed. The system can automatically screen for less costly and more appropriate dental care based on the planned treatment submitted by a provider.

- 3.1. Is the system customizable to the client's needs and requirements?

The ClaimFacts dental system has the flexibility to create rules for each group and plan type. It provides options geared to the special requirements of dental processing. Several of these options allow implementation of cost containment considerations to make plans as liberal or as cost effective as desired. For example, the Dental Utilization Table allows a setup of dependency relationships among various procedures, making it possible for the system to automatically disallow or flag procedures performed on teeth that have already been extracted.


Dental categories with higher deductibles and co-insurance levels may also be set up in the system. It is also possible to apply an alternative calculation of benefits to a costly procedure so that the procedure will be paid according to the rules defined for a less expensive treatment.

4. Does your company have documented Business Continuity Plan ("BCP") and Disaster Recovery Plans ("DRP")?

Yes.

Business Continuity Plan

Sun Life has an established business continuity program in place that consists of a completed business impact analysis, risk analysis, business continuity plans, disaster recovery plans and testing. This program is aligned with the requirements of the Business Continuity Institute's Business Continuity Management: Good Practice Guidelines, Disaster Recovery Institute International's Professional Practices for Business Continuity Planners, ISO Standard 27002 Information Technology - Code of Practice for Information Security Management, Canadian Institute of Chartered Accountants IT Control Objectives, Information Systems Audit and Control Foundation Control Objectives for IT (COBIT), and other industry best practices, as relevant to our business, risk and IT environments.

	<p align="center">ATTACHMENT D: Questionnaire</p> <hr/> <div> <div>ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)</div> <div>Page 10 of 29</div> </div>	<p align="center">ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14th Floor Phoenix, AZ 85012</p>
---	--	---

Key components of this program include:

- an enterprise-wide policy and standards governing business continuity and disaster recovery throughout Sun Life worldwide;
- Business Impact Analysis (BIA) to identify critical/vital systems, applications, business processes, and resources;
- disaster recovery plans and business continuity plans, based on needs identified in BIA;
- incident & crisis alert notification procedures;
- IT problem management and escalation to disaster recovery, based on triage teams and procedures;
- outsourced IT disaster recovery services to support off-site recovery and alternate processing locations;
- disaster recovery and crisis management teams;
- periodic drills and exercises to practice and test teams and verify the effectiveness of disaster recovery and business continuity plans and arrangements;
- post-event/exercise review to identify lessons learned to improve our preparedness for disasters and crises; and
- preparedness/readiness metrics, monitoring, and periodic reporting.

Furthermore, Sun Life has entered into a contract with an external vendor that provides alternate recovery sites enabled with network connectivity for mainframe and client server environments as well as telecommunication services. Sun Life conducts disaster recovery testing on an annual basis at the recovery sites.

Sun Life's main office in the US has an Uninterrupted Power Supply (UPS) along with generator backup that has been designed and engineered for use as alternate power supply which is activated automatically in the event of a power failure. The generator provides power to the main building, provides uninterrupted services of the data center and ensures continuance of critical business processing.

In the event of either a disruption to business or a disaster is encountered at Sun Life, the following contingency plans would be invoked:


- Short term outage recovery plans for isolated incidents, such as sprinkler failure, power outage, snow storm, etc. assumes the data center has not been damaged and consists of powering up the generator and relocating critical business processing to designated areas within Sun Life's main building.
- Long term outage recovery plans assume buildings are inaccessible and damage has occurred within the data center, requiring critical business processing to relocate to alternate recovery sites for network and telecommunications services.

Each aspect of the program is delivered by Sun Life staff or outsourced service providers, as appropriate. Where outsourced service providers deliver aspects of the program, rigorous contracts and Service Level Agreements are in place to govern service delivery.

Our program is regularly audited by both Sun Life's internal auditors and external auditors.

Disaster Recovery Plans

Sun Life has an established disaster recovery program in place that consists of a completed business impact analysis, risk analysis, business continuity plans, disaster recovery plans, and testing. Key components of this program include policies and standards governing worldwide business continuity/disaster recovery; Business Impact Analysis to identify critical/vital systems and resources and plans based on the results; IT problem management; outsourced IT disaster recovery services; alternate processing locations; periodic

	<div> <div>ATTACHMENT D: Questionnaire</div> <div> ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms) </div> </div>	<div> <div>ARIZONA STATE RETIREMENT SYSTEM</div> <div>3300 N Central Ave 14th Floor Phoenix, AZ 85012</div> </div>
	<div> <div>Page 11 of 29</div> </div>	

drills; post-event reviews to improve preparedness; alternate power supplies; external auditing; and short-term and long-term outage plans.

Furthermore, Sun Life has entered into a contract with an external vendor that provides alternate recovery sites enabled with network connectivity for mainframe and client server environments as well as telecommunication services. Sun Life conducts disaster recovery testing on an annual basis.

4.1. How often are they tested, reviewed and updated?

Each Business Continuity Plan is tested annually and during real events. The Sun Life Business Continuity Plans go through a comprehensive review annually. They are also updated periodically when there are significant changes to personnel or process.

Sun Life conducts an annual Disaster Recovery Test of our IT systems to confirm our ability to successfully recover these systems in the event of a disaster.

4.2. When were the last BCP and DRP tests conducted, and what was the scope of each test and the results? *(If Offeror believes the information is confidential, include response in a separate attachment named Attachment D2: Confidential Documents and mark as "Confidential" as indicated in Special Instructions to Offerors, Sections F(2) and G(1).)*

Business Continuity Plan

Business Continuity tests are performed throughout the year using tabletop exercises, call tree tests, alternate site relocation, work-from-home, and other events. Each of these tests are conducted annually. All of these tests were performed successfully within the past 12 months. As a matter of company policy, more detailed Business Continuity test results are confidential information and we do not disclose this information outside Sun Life.

Disaster Recovery Plan


Sun Life conducts an annual Disaster Recovery Test of our IT systems to confirm our ability to successfully recover these systems in the event of a disaster. As a matter of company policy, more detailed Disaster Recovery Test results are confidential information and we do not disclose this information outside Sun Life.

The last data center outage simulation took place according to our annual testing schedule. This test was successful and all tested applications were successfully recovered in the allotted time. No major issues were identified during the test.

5. Does your company have information security and privacy policies and procedures and if so, how are they documented?

The Security Risk Policy and Directives are key components of our Security Program. Features of these documents include:

- Annual content refresh for currency, clarity and completeness
- Annual socialization of refreshed content with all our business areas, with particular emphasis on areas that implement IT controls

	<p style="text-align: center;">ATTACHMENT D: Questionnaire</p> <hr/> <div> <div>ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)</div> <div>Page 12 of 29</div> </div>	<p style="text-align: center;">ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14th Floor Phoenix, AZ 85012</p>
--	---	--

- Prior to publication, approvals must be obtained from cross-functional risk and operational committees such as the Policy Approval Committee, the Enterprise Technology Review Board, Operational Risk Management and the SLF Board of Directors – based on the advice of the Executive Risk Committee comprised of senior management including Legal, HR, Operations, Security, and Compliance.
- Policy and Directive control requirements are adapted from:
 - ISO Standard 27002 Information Technology – Security Techniques – Code of Practice for Information Security Management
 - Information Security Forum (ISF) Standard of Good Practice for Information Security
 - Information Systems Audit and Control Association (ISACA) Control Objectives for IT (COBIT)

Sun Life’s Global Privacy Commitment is applicable to our operations globally and it reflects our principles and commitment for protecting the confidentiality of our Clients’ information. Our Global Privacy Commitment and our Online Privacy Statement is available on our website (www.sunlife.com).

The Enterprise Privacy Operating Guideline supports our Global Privacy Commitment by documenting the framework for managing and mitigating compliance and privacy risks. In addition, our privacy practices are governed by Privacy Policies (or Notices), applicable to each jurisdiction in which we operate. These documents set forth the standards for collecting, using, disclosing, and storing the personal information of our Clients and employees. Our Global Privacy Commitment, privacy policies and processes work together to help keep privacy top of mind and uphold the requirements of regional privacy laws.

The U.S. Privacy Policy is reinforced by our U.S. Online Privacy Policy that outlines how we use and protect information submitted through our websites. The U.S. Privacy Policy and Notice are available on our [Sun Life US website](#).


- 5.1. What areas are addressed in documented information security and privacy policies (e.g., Electronic Access Control, Password Management, Privacy and Confidentiality)?

Our suite of security governance and controls that support our Security Risk Policy cover the following topics:

- Enterprise operating guidance and behavioral practices
- Application security
- Cryptography
- Infrastructure, platform and network security
- Logical access security
- Vulnerability management
- Information classification and protection guidance
- Physical security covering: access controls; facility classification and risk assessment; human, facility and asset safeguards; and security guard requirements

- 5.2. How are the information security and privacy policies and procedures monitored and enforced?

Sun Life undergoes independent reviews and audits from internal and external auditors. Our Internal Audit department operates independently and audits our Cyber Security program, including the security of the services provided to clients.

	<p style="text-align: center;">ATTACHMENT D: Questionnaire</p> <hr/> <div> <div>ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)</div> <div>Page 13 of 29</div> </div>	<p style="text-align: center;">ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14th Floor Phoenix, AZ 85012</p>
--	---	--

External audits are conducted for specific Sun Life business units by OSFI as well as provincial, federal, and state auditors.

Our compliance activities listed below offer additional oversight and assurance:

- Quarterly SOX attestation
- Annual HIPAA security attestation
- Annual SWIFT attestation
- Annual CSAE Section 3416 assessment (where applicable) Reporting on Controls as a Service Organization assessment for Group Benefits and Group Retirement Services plan administration systems in Canada
- Annual New York Department of Financial Services (NYDFS) compliance
- Biennial Health Information Trust Alliance (HITRUST) CSF certification for Disability RMS systems
- Annual National Institute of Standards and Technology (NIST) Cybersecurity Framework self-assessment
- Regular Compliance testing and reporting

5.3. What overarching framework do you utilize for information management and control strategy?

Our security controls are informed by regional regulatory requirements and leverage leading frameworks and best practices. Security controls in turn are governed by our Operational Risk Management Framework - an overarching base of controls for protecting all aspects of our company. In addition, security controls and practices are aligned to the National Institute of Standards and Technology (NIST) Cybersecurity Framework for Improving Critical Infrastructure Cyber security.

Our Security Risk Program and Risk Management Framework work together to ensure:

- Security commitments and direction are supported by senior leadership
- Protection safeguards and practices are understood across all levels of the company
- Monitoring and reporting mechanisms are formalized so that risks are identified, monitored, escalated and remediated quickly and effectively

6. Do you have an Information Security Office? If so, describe its functions, responsibilities and overall procedures for the safekeeping of clients' data.

The Chief Information Security Officer (CISO) is accountable for providing global oversight over the implementation of Sun Life's information security program and the Security Risk Policy, which includes the security activities bulleted below.


- **Security Operations:**

Identity and Access Management:

Provides logical access provisioning and de-provisioning to Sun Life's technology environment and oversight on the enforcement of logical access controls.

- ***Cyber-security Investigations:***

Manages cybersecurity investigations through comprehensive analysis and assessment of cyber events that impact Sun Life. This team will provide rapid incident response that includes

	<p style="text-align: center;">ATTACHMENT D: Questionnaire</p> <hr/> <div> <div>ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)</div> <div>Page 14 of 29</div> </div>	<p style="text-align: center;">ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14th Floor Phoenix, AZ 85012</p>
---	---	--

containment recommendations along with proactive mitigating controls that that are not limited to technology.

- ***Digital Security Threat Management:***

Manages a comprehensive set of security tools to identify, prioritize and mitigate threats and vulnerabilities in Sun Life's environment.

- ***Security Analytics:***

Leverages qualitative and quantitative data in order to analyze and enhance security processes on an ongoing basis.

- ***Security Architecture and Planning:***

Provides security architecture and planning oversight to create a unifying framework of security for every element in our enterprise infrastructure.

- ***Security Engineering and Planning:***

Designs, implements, supports and maintains infrastructure security platforms. Implementing and maturing the security capabilities of existing security platforms and performing evaluations of new security technologies with the goal of improving the overall security posture of Sun Life.

Security Governance and Risk Management:

- ***Security Governance and Awareness:***

Manages Sun Life's Information Security Policies and Directives, Security Training, Awareness and Communication, Policy Compliance and Risk Monitoring, Regulatory and Audit Management and Client Questionnaires – Security Assurance.

Client retention and new business opportunities are supported via responses to client security assessment inquiries and the review of contractual agreements. Strong security governance is a key contributor to meeting our regulatory requirements (e.g., OSFI, NY DFS).

- ***Security Advisory Services:***


Aligned with Sun Life business units, Advisory performs risk assessments, vendor assessments, contracts reviews, and provides security consulting services.

6.1. Is this a distinct function/team within the information technology department?

Yes, the Information Security Department is a distinct function within the Sun Life Enterprise Services Division.

7. Please describe any physical security your company has to restrict access to servers/computer rooms, stored data and documentation to prevent unauthorized destruction, modification, disclosure or use of a client's data?

All Sun Life data center facilities are located in Canada and the United States. Sun Life employs a combination of security guards, alarms, access card readers, and CCTV cameras to protect facilities,

	ATTACHMENT D: Questionnaire		ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14 th Floor Phoenix, AZ 85012
	ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)	Page 15 of 29	

particularly in areas where confidential information or sensitive Client information is stored and processed. Where installed, CCTV cameras are regularly monitored and recordings are retained according to Sun Life record retention requirements.

Sun Life employees are issued personalized facility access cards/ID badges that allow physical access to specific facilities. These facility access cards/ID badges must be requested by the employee's manager and approved by specific area approvers. The employee's personalized facility access cards/ID badges grants access only to areas the employee must access as part of his or her job function.

Permanent access to the Sun Life data centre facilities is highly restricted to designated Sun Life employees who have a business need. Request for permanent access is submitted by the employee's manager and must be approved by the Data Centre Operations Area Approver.

The Sun Life data centre facilities have different zones where access to each zone is further restricted. Depending on the employee's business need or job function, the employee may have access to one zone but not to another (e.g. a system administrator will need access to the server room but not to the electrical wiring room). Sun Life data centre access lists are validated monthly by the Data Center Operations Area Approver.

Sun Life stores paper documents, such as forms, at various Sun Life owned locations or offsite at secure third party locations. Controls are in place for the security of the paper documents whether they are stored onsite, offsite, or while in transit to the offsite storage location.

8. How are client claims documents maintained? Where (online, offline, offsite) does your company maintain them and for how long?


Sun Life databases are physically located within Sun Life data centres. Backup tapes are transferred to an offsite third party location for secure storage. Backup tapes are encrypted using AES (256-bit) encryption. Sun Life stores paper documents, such as forms, at various Sun Life owned locations or offsite at secure third party locations. Controls are in place for the security of the paper documents whether they are stored onsite, offsite, or while in transit to the offsite storage location.

Sun Life maintains a comprehensive Information Management Program that encompasses all aspects of legal, regulatory, business, and contractual requirements for retention of business records. Further, the Information Management Risk Policy details requirements to ensure records and data are tightly and consistently managed by everyone who has been granted access to them. The retention period is the longest of any applicable (I) Regulatory requirements, (II) Legal considerations or (III) User Business requirements.

9. How is confidentiality of claims maintained?

Maintaining privacy is of utmost importance to Sun Life, and we hold ourselves to the highest ethical standards. These standards require us to keep claimant information—including diagnoses, treatments, and medical conditions—confidential.

To comply with federal and state regulations to safeguard personal and health information from unauthorized use or improper access, we strictly enforce physical, electronic, and procedural safeguards. We restrict access to information to employees based on least privilege, need to know, and segregation of duties. Employees of Sun Life are governed by a strict code of conduct and are required to maintain the confidentiality of personal and health information at all times.

	<p style="text-align: center;">ATTACHMENT D: Questionnaire</p> <hr/> <div> <div>ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)</div> <div>Page 16 of 29</div> </div>	<p style="text-align: center;">ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14th Floor Phoenix, AZ 85012</p>
---	---	--

Method of Approach and Quality of Plan

1. Describe the three most important actions your company has taken in the last two years to improve the following:


- Quality of dental services
- Customer service
- Network participation
- Financial performance
- Participant use of preventive services

Sun Life always strives to improve customer service and puts the client at the center of everything we do. We conduct annual customer experience monitor surveys, and take the feedback from the surveys to look at adjustments we can make to better serve our clients. In 2018, we converted our call system to Avaya with improved technology for forecasting and scheduling to improve the modernization of our systems. In 2019, we modernized our communications to members, including our Explanation of Benefits, making it easier to understand, more member-friendly, and graphically up to date. We have backed up our pledge to superior customer service with our dental service guarantee.

We have one of the largest PPO networks in the nation, and a team of recruiters in the field and in house over the phone, who recruit for the network and support our providers. While we have a large PPO network and large DHMO networks, our focus is on the “Network of One.” The “Network of One” is the dentist that the member utilizes, which is the network that matters to the member. Network access is important for members to keep their out of pocket costs lower. We have 14 network recruiters in the field, recruiting providers into our PPO and DHMO networks. We have a local recruiter in the Phoenix area who is available to recruit dentists for ASRS members. For our PPO participants, we run claims reports annually and review the amount of claims processing in network for ASRS members, and more importantly, we review those dentists that are frequently utilized out of network, so we can target them for recruitment into the network, further growing the “Network of One”. We included a supplemental attachment, Attachment D1: Supplemental Information (PPO Provider Count) which provides an explanation of the counting methodology carriers use for their networks.

The financial performance of a case is reviewed annually, though throughout the year we will monitor utilization and in network penetration and take action when appropriate (i.e. network recruitment) to improve the performance of the case. Our network recruiters have quarterly recruitment goals and we focus on providers our members see today out of network, so we can provide value to our current membership as we strive to bring the dentists that they see today into our network to lower their costs.

Plan participants’ use of preventive services can be driven or improved through the plan design. Sun Life has plan options such as Preventive Max Waiver® that encourages plan participants to obtain preventive services as they will not be counted toward the plans annual maximum. We added the Preventive Max Waiver feature to the ASRS plan for the 2020 plan year, at no additional cost. As part of our Lifetime of Smiles® Oral Health program, we have also updated our free online dental health center, where members can get oral health assessments, look up procedures, and learn more about how good oral health impacts their overall health. We also look for opportunities to educate our client populations, such as the retirees at ASRS, by providing content around the importance of good oral healthcare and preventive services for newsletters or other publications and reminders to the client population. As an example, we provided information for the first quarter 2018 ASRS newsletter with questions and reminders about scheduling check ups with your dentist and planning for more expensive procedures. We will partner with the ASRS to provide article

	<div> <div>ATTACHMENT D: Questionnaire</div> <div> ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms) </div> </div>	<div> <div>ARIZONA STATE RETIREMENT SYSTEM</div> <div>3300 N Central Ave 14th Floor Phoenix, AZ 85012</div> </div> <div> Page 17 of 29 </div>
---	---	--

content, and other creative avenues such as videos, to encourage the retirees to maintain good oral health care and utilize their dental benefits appropriately.

- For a fully insured plan(s), please describe any gainsharing or risk-sharing agreement your company would be willing to enter into with the ASRS.

Sun Life is proposing and quoting fully insured PPO and DHMO plan options for ASRS. We would be willing to discuss further a risk-sharing agreement with ASRS if desired on the PPO dental plans. We could consider an Experience Refund Agreement to be set based on a loss ratio below 80% for the PPO plans, or other options that would be further discussed and agreed to by the parties.

Implementation

- Identify significant tasks, highest areas of risk, required information, roles and responsibilities of you, the ASRS, and the other contractor, and a time frame that is typically required for successful implementation. *(Provide an Implementation/Project Plan or a detailed project management outline with milestones and roles/responsibilities as indicated in Special Instructions to Offerors, Section F(2.5(3)).)*

Refer to Attachment D1: Supplemental Information (ASRS Implementation Plan) for details.

***This document is a draft but can be customized based on ASRS's feedback and needs.**

- How does your company propose communicating a transition plan to ASRS Participants?
Sun Life would work with the ASRS to communicate the transition plan to ASRS Participants. We suggest notification in the third quarter newsletter with information about the upcoming plan changes to highlight the larger Sun Life Dental Network that will be available, and highlight any plan enhancements or changes coming up. We would develop talk tracks for the annual open enrollment meetings, and Cristina would be available for members during open enrollment and throughout the plan year. The transition with Sun Life would be minimally disruptive as the PPO network will be larger than what members utilize currently and the DHMO networks would be substantially similar for members. Sun Life would work closely with ASRS on the transition and implementation plan, and maintain open and frequent communication to ensure that the ASRS Participants receive the information and support that they need during the transition.

Network/Provider Management


- With respect to Arizona, does your company wholly own, partially own, or lease a network?

Sun Life's PPO dental networks include dentists contracted with Dental Health Alliance, L.L.C.® (D.H.A.®) and dentists under network access arrangements with partner networks.

The United Dental Care of Arizona, Inc. Prepaid/DHMO dental network, and the prepaid dental networks available to members in other states in our response, is wholly owned.

- How does your company encourage quality providers to participate/continue to participate in your network?

Our team of dental network recruiters meet with dentists and dental office staff on a regular basis as they are recruiting participating providers to join our networks. We also have a local Dental Network Manager, located in Phoenix, who is available to meet with ASRS and recruits in Arizona on behalf of ASRS members. We list the providers in our online directories to provide and encourage in network access for our members. Our

	<div> ATTACHMENT D: Questionnaire </div> <div> ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms) </div>	<div> ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14th Floor Phoenix, AZ 85012 </div> <div> Page 18 of 29 </div>
---	---	---

dental call center is available to providers to provide information over the phone regarding member plans, and we have a fax back line and IVR, as well as online options for self service available. We have a quarterly Provider Newsletter where we communicate with our providers and we also seek provider feedback utilizing an online community with a subset of providers who participate in a Provider Panel. We strive to partner with our network providers to ensure that their participation within our PPO or DHMO network is beneficial to both the provider and our clients.

4.1. How does your company monitor and evaluate both provider performance and provider satisfaction?

Sun Life has a program in place to prevent and detect fraud and abuse. Preventing fraudulent activities helps lower costs, form a better dental network, and create overall satisfaction for providers, their patients and employers. We review our program annually and make adjustments and updates as appropriate in the changing environment. We also review our logic checks within our claims system, which can be done systematically, on an annual basis to determine if adjustments are needed based on what we see happening in the industry. We have an electronic mailbox to which grievances or matters of suspected dental fraud and abuse can be forwarded. In addition, we credential all new dentists and recredential dentists every three years, in accordance with our standards for in network participation. We monitor our network dentists for any actions or sanctions taken against them, and will review the providers for continued participation in our network as appropriate. We have a quarterly Provider Newsletter where we communicate with our providers and we also seek provider feedback utilizing an online community with a subset of providers who participate in a Provider Panel. We strive to partner with our network providers to ensure that their participation within our PPO or DHMO network is beneficial to both the provider and our clients.


5. Describe your company's approach to addressing timely access issues and areas where access (such as rural areas) is insufficient.

Annually we review network access for our membership and prioritize areas for recruitment into our PPO or DHMO networks where member access can be improved. It is a priority for members to have access to in network providers and to have a choice of providers whenever possible. We have a process where members can nominate their dentist to participate in the network as well, which our network recruiters prioritize for recruitment. We also prioritize for recruitment those PPO providers that our members see today out of network, as we focus on the "Network of One" that matters to our members. Our dedicated Provider Relations Department is available to work with our DHMO members and providers with any concerns around timely access, and adjustments to prepaid capitation rosters to enable access to the facility of choice for the DHMO member. If we have a member in a rural area who has selected a DHMO plan which may not provide appropriate access, we will work with the member to change to a PPO plan option when available and possible with approval from ASRS.

5.1. How does your company notify an enrolled Participant of additions and terminations to the provider network?

Online provider directories are available to all members 24 hours per day. The online provider directories are updated weekly to reflect any provider additions or changes. Members are also able to call in to our dental claims and call center to request provider directory information for their area.

After receipt of a dentist's written notification of the decision to discontinue participation in the DHMO network, a letter is sent by the Provider Relations Department to all plan participants currently on the

	<div> <div>ATTACHMENT D: Questionnaire</div> <div> ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms) </div> </div>	<div> <div>ARIZONA STATE RETIREMENT SYSTEM</div> <div>3300 N Central Ave 14th Floor Phoenix, AZ 85012</div> </div> <div>Page 19 of 29</div>
--	---	--

prepaid roster of the dentist who will be discontinuing participation. The letter notifies participants that the dentist is no longer participating with the plan and the effective date of the discontinuation. Participants are asked to call Customer Service at 1.800.443.2995 to select a new dental office. In some cases, members may be assigned to a new dental office to ensure continuity of care. No additional paperwork is required from the member.

- Describe how a Participant who requires care while temporarily outside of a service area or outside of normal provider business hours can be provided service.

PPO Dental:

Members may access care from any network provider in our nationwide network to obtain the best benefit, and may also access any provider out-of-network as well.

Prepaid/DHMO Dental:

Network dentists have a contractual obligation to provide 24 hour- around the clock emergency care. In the event a member's plan assigned dentist is not available for emergency after-hours care, members may go to any licensed dentist for palliative treatment of the emergency. The cost of emergency palliative care is reimbursed directly to the member according to the emergency benefits of the plan.

Claim Administration


- Briefly describe your company's approach to providing comprehensive claim management services to provide the expeditious delivery of benefits.

Sun Life's dental benefit center is based in Kansas City, MO, augmented by a significant work from home staff across the United States who capably handle both calls and claims. Our "generalist" staffing model enables us to float knowledgeable staff between multiple functions including calls and claims. This model allows for optimum effectiveness and efficiency. To expedite delivery of benefits for ASRS Participants, dental providers also have the ability to inquire about patient benefits via a web-based provider portal, IVR with benefit fax-back feature, or our toll free customer service lines.

The claims system allows for both electronic and paper claim submissions. Electronic claims are expedited when providers submit claims to multiple clearinghouses via a payor identification number. Claim information is transmitted to Sun Life electronically for adjudication. Paper claim submissions are opened, date stamped, scanned, imaged and keyed. Once the claims system receives the data, the claims pass through several system edits. If a claim passes all edits, it auto-adjudicates (processes) without manual intervention for accurate and timely processing. Claims requiring analyst review are pended to internal work queues for expedited processing.

- Describe your company's approach to working with the ASRS to receive, process, and maintain Participant eligibility files (e.g., data transfer, frequency, reconciliation).

We receive a weekly eligibility feed from ASRS. The EDX account representative ensures that all information is captured in our administrative system and reports any discrepancies to the key account representative in a timely manner.

	<div> ATTACHMENT D: Questionnaire </div> <div> ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms) </div>	<div> ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14th Floor Phoenix, AZ 85012 </div> <div> Page 20 of 29 </div>
---	---	---

3. Does your company have a dedicated claims processing team? Where is the team located?

We provide experienced, dedicated team members who handle claims specifically for ASRS. Our dental benefit center is located in Kansas City, MO, supplemented by a tenured remote staff across the United States. The average tenure of the dedicated team servicing ASRS during 2019 is 14.4 years.

- 3.1. What level of access will your company provide ASRS to review eligibility and claims? Real-time, online, or as requested?

The key account representative has access to all eligibility information and limited claims information through our Online Customer Service application. We would provide access to the Sun Life Connect portal as requested. However, due to privacy restrictions, Sun Life regrets it cannot provide ASRS detailed claim information without authorization from the member.

4. Describe in detail the workflow, including maximum turnaround times, for dental claim processing and evaluating a claim. Include methods for matching pre-certification requests, checking for duplicate charges, obtaining/furnishing the coordination of benefits, provider status and coding, and communication with Participants.

The claims system allows for intake of both electronic and paper claims. Electronic claims are submitted via a payor identification number, sent to multiple clearinghouses, then transmitted to Sun Life electronically for adjudication via secure transmission. Paper claim submissions are opened, date stamped, scanned, imaged and keyed. Once the claims system receives the data, claims pass through several edits to identify discrepancies in submitted information (eligibility, history, duplicate claim submissions, unbundling, etc.).


All eligibility data is loaded into our billing/administrative system, which interfaces with our claim system. Verifying eligibility status is part of the routine processes of our system. The claim system recognizes the effective date, termination date and plan information and will process, deny or suspend a claim accordingly.

If the claim passes all system edits, it auto-adjudicates (processes) without manual intervention for accurate and timely processing. Claims not auto-adjudicated may require claims representative action for several reasons, including: 1) further member or provider validation; 2) more information needed based on Policy Provisions, i.e. initial/prior insertion dates of appliances; 3) initial orthodontic set up; 4) coordination of benefits; 5) select procedures meeting our criteria for professional review.

Sun Life uses systematic tools to match the submitting providers information to our provider database. The claims system systematically determines the providers in or out of network status and utilizes the appropriate network fee schedule for adjudication. If the provider is out of network, the system will utilize the appropriate usual and customary charges to adjudicate the claim.

Depending on the type of information needed, incomplete claims will be closed or pended. If letters are generated to the dentist requesting additional information, a copy of the letter is also sent to the member. If requested information is not received in a specified time period, the dentist and member are notified by Explanation of Benefits (EOB) that the claim has been closed with an additional request for the information needed to process the claim. Upon receipt of the requested information, we will reconsider the claim.

Claims requiring analyst review are pended to internal work queues for processing. Procedures reviewed by our dental consultants typically determine necessity and appropriateness of treatment. Correspondence containing coordination of benefit information or pre-determinations resubmitted with an actual date of service are also pended to a queue for expedited processing.

	<div> <div>ATTACHMENT D: Questionnaire</div> <div> ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms) </div> </div>	<div> <div>ARIZONA STATE RETIREMENT SYSTEM</div> <div>3300 N Central Ave 14th Floor Phoenix, AZ 85012</div> </div>
	<div> <div>Page 21 of 29</div> </div>	

Upon completion of claim review, the claim is processed. Claim review may include either actual dated services or pre-determination of benefits. An explanation of benefits (EOB) is available online and a paper copy is sent to the provider and member with the claims decision.

In alignment with ASRS Performance Guarantee requirements, 94% of ASRS claims are to be completed within fourteen (14) calendar days (paid, denied, or pending) of receipt. In addition, 99% of claims are to be processed within thirty (30) calendar days (paid, denied, or pending) of receipt.

- Do you review claims for billing irregularities by a provider? (e.g., regular overcharging, unbundling of procedures, up coding or billing for inappropriate care for stated diagnosis)

The claims system is coded with a series of systems edits to identify discrepancies in submitted information (eligibility, history, duplicate claim submissions, etc.). Additional edits compare the description of the service billed with the procedure code billed to identify unbundling of procedures or overcharging. . We review the logic checks and edits within our claims system on an annual basis to determine if adjustments are needed based on what we see happening in the industry. Our dental consultants also perform regular reviews of specific claims to determine necessity of treatment and appropriateness of treatment.

In addition, Sun Life has a program in place to prevent and detect fraud and abuse. Preventing fraudulent activities helps lower costs, form a better dental network, and create overall satisfaction for providers, their patients and employers. We review our program annually and make adjustments and updates as appropriate in the changing environment. We monitor our network dentists for any actions or sanctions taken against them, and will review the providers for continued participation in our network as appropriate.

- Describe the use and role of dental consultants in reviewing questionable claims.

The utilization review program provides professional reviews of dental claims to help determine necessity and appropriateness of treatment. In addition, review of claims is critical to ensure accurate claim processing, provider oversight, potential fraud and abuse identification, etc. Identified claims necessitate a review that is conducted by a trained dentist. In addition, certain states require entities performing these types of reviews to be licensed as a utilization review agent. This review program may also apply to a proposed dental treatment plan.


We contract with the following dental consultants to perform this review:

P&R Dental Strategies, Inc. located in New York

P&R has the proper authorization to act as a utilization review agent and employs properly licensed dentists.

- How is information shared between the providers and your company's claim systems?

Providers may submit both electronic and paper claims for intake by our claims system. Electronic claims are submitted via a payor identification number, sent to multiple clearinghouses, then transmitted to Sun Life electronically for adjudication via secure transmission. Paper claim submissions are opened, date stamped, scanned, imaged, keyed and transmitted via secure lines. Providers also have access to a secure portal supplying eligibility, benefit and claims payment information.

	<p style="text-align: center;">ATTACHMENT D: Questionnaire</p> <hr/> <div> <div>ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)</div> <div>Page 22 of 29</div> </div>	<p style="text-align: center;">ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14th Floor Phoenix, AZ 85012</p>
---	---	--

8. If a claim is received with missing information, explain how such a claim would be handled. What steps are taken obtain missing information?

If key information is needed to complete claim review, incomplete claims may be closed or pended. A specific code is used to automatically generate a letter to the dentist requesting the additional information. A copy of this letter is also sent to the member. For these pended claims, if requested information is not received within a specified period, the dentist and member are notified by Explanation of Benefits (EOB) that the claim has been closed. The EOB will contain an additional request for the information needed to process the claim. Upon receipt of the requested information, we will reconsider the claim.

9. For a self-insured plan, on what basis does your company negotiate provider reimbursements? (e.g., lower of a fee schedule, prevailing charge rate)

Sun Life is not responding with a self-insured option. However, our network is the same for both Fully Insured and Self Insured plan options.

- 9.1. What source does your company use in determining the prevailing charge rate for out-of-network claims? (e.g., FAIR Health, National Dental Advisory Service (NDAS), Book of Business, Other)

We receive an annual update in November from Fair Health Data.

- 9.2. Does your company's prevailing charge methodology differ based on geographic location?

The prevailing charge for dental codes varies by geographic location along with baseline information used to determine fees. The data includes geographic and procedure code information.

- 9.3. Does your company have the flexibility to change the percentile used to determine the prevailing charge rate for out-of-network claims?

Yes.


- 9.4. With what frequency does your company update the prevailing charge profiles?

Annually.

10. What information does the Explanation of Benefits (EOB) display? (e.g., negotiated charge, actual charge, adjustments, accumulator fields, reasons for denial or reductions, appeal process/timelines). What information can be customized?

Following is a list of items displayed on our Explanation of Benefits (EOB):

- **Insured and/or Dependent Information**
- **Dental provider information, including network if applicable**
- **Service Date**
- **Procedure codes & description of dental service**
- **Submitted amount**
- **Allowed service code**
- **Allowed amount**
- **Co-pay %**
- **Deductible**
- **PPO Savings**

	<h2 style="text-align: center;">ATTACHMENT D: Questionnaire</h2> <hr/> <div style="display: flex; justify-content: space-between;"> <div> ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms) </div> <div style="text-align: right;"> Page 23 of 29 </div> </div>	ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14 th Floor Phoenix, AZ 85012
--	--	---

- **Patient responsibility**
- **Remark/denial reason codes**
- **Plan payment**
- **Plan year deductible**
- **Plan year allowable maximum**

Applicable appeal process information is included on additional pages of the Explanation of Benefits along with other appropriate compliance language required by the states.

The ability to customize the EOB is available. State and Federal guidelines do limit some changes to specific language. Sun Life will work with ASRS on any customization requests to determine ability, delivery time and possible costs associated with any requested customization.

Refer to Attachment D1: Supplemental Information – Sample Member EOB.

The appropriate legal language; e.g. appeal process, will display per member residence state and state requirements on the Explanation of Benefits.

Claim Appeals

1. Describe your company's claims appeal process. Include methods of informing Participants of appeal rights/ processes, levels of appeal, and coordination with the ASRS.

A provider or member may initiate a claim appeal by written correspondence. Appeals typically request a review of the decision to deny or limit a dental service on a submitted claim or predetermination. An appeal request is required within 180 days of receipt of the written notice of denial. After receipt of all requested information necessary to review the appeal the timing for appeal resolution will align with ASRS requirements. Timing for appeal resolution will align with Arizona state requirements. General appeal information (category type, number of appeals) is provided quarterly to ASRS.

We base appeal considerations on the state, clinical narrative detailing any extenuating or unusual circumstances relating to the treatment, and the requested diagnostic materials. Our dental consultants may review any clinical information received. On receipt of all requested information, our appeals team personnel track and review the appeal. After review, if the original claim denial stands, we issue a written response to the treating dentist and patient. If new information results in a claim payment, we reprocess the claim and mail an Explanation of Benefits (EOBs) to the treating dentist and patient.


2. Describe your company's approach to reviewing disputed claims for dental necessity and billing appropriateness.

PPO Dental:

Disputed claims will go through a similar process as an appeal. The claim is forwarded to an analyst who specializes in handling appeal situations. The analyst will review the available information, as well as the new evidence submitted on behalf of the insured to make a decision regarding the claim. The analyst will request additional information as needed.

Customer Service

1. Describe the customer service function for Participants by reflecting how the customer service unit is accessed (e.g., phone, web chat, voice message, email), hours of operation, location of services, and information access (e.g., representatives can view real-time claims).

	ATTACHMENT D: Questionnaire		ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14 th Floor Phoenix, AZ 85012
	ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)	Page 24 of 29	

ASRS Participants have access to knowledgeable Customer Service representatives via our toll free lines. We have a dental benefit center based in Kansas City, MO augmented by a significant work from home staff across the United States who capably handle both calls and claims. Our service unit's standard hours of operation are Monday through Thursday from 6:00am to 6:00pm MST and Friday 6:00am to 5:00pm MST. Our capable Service representatives are trained on ASRS dental plans and have access to individualized Participant and dependent information via our web-based applications. Once the Participant data is accessed, information about their plan benefits, claims processed, dentist selection, and other applicable information is readily available to assist the caller as necessary. Service representatives can access claims status on-line in real time. Participants may contact our service team through multiple channels via our various web services and phone options.

A secure Member portal is available which provides easy access to benefit details and claims status. Sun Life also maintains an Interactive Voice Response (IVR) system for our members and providers, which is available 7 days a week, 24 hours per day for eligibility and benefit information. Routine maintenance may occur during late night hours to avoid client disruption.

We do currently have a dedicated On-site representative who is available to assist ASRS members with all their questions, as well, and our dedicated representative is available Monday through Friday, 8:00am to 5:00pm, MST via phone or in the ASRS office in Phoenix.

1.1. What are the training procedures for client-specific account information? How is performance monitored?


Our long-standing relationship with ASRS is highly important and valued. We provide ongoing training and ASRS-specific updates to our Service team to ensure quality interactions. Our call center staff is trained to respond to most inquiries at time of initial call. The Customer Service system allows for display of individualized client information related to plan, benefit variations, eligibility, claims, etc. Service Representatives can readily access ASRS member coverage information using this web-based application. Representatives also make outbound calls to provider offices to assist callers and most can process claim adjustments. Representatives may add call notes to document unusual or extenuating issues.

Calls requiring special handling or approval route to a senior Service Representative or manager for internal oversight. We record calls and managers or specialists will perform random quality monitoring each month. We also utilize call center technology as training tools.

2. Identify and describe available automated, interactive systems (e.g., online, IVR) that provide Participants with information and the type of information (e.g., claim status, claim payment history) provided.

Our secure Online Portal provides a Participant immediate access to plan information. It gives participants the power to view benefits and claims on their terms, at their convenience at no additional charge. Participants can:

- **View and/or print benefit information pages (all benefits)**
- **View and/or print personalized dental ID cards**
- **View most recent dental visits and procedures**
- **View dental explanation of benefits**
- **View and/or print booklets**
- **View status of submitted claims**
- **Find a vision or dental network provider and/or specialist**

	<div> ATTACHMENT D: Questionnaire </div> <div> ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms) </div>	<div> ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14th Floor Phoenix, AZ 85012 </div> <div> Page 25 of 29 </div>
---	---	---

- **Access our Dental Health Center to ask a question, estimate the cost of service or learn about dental issues.**

We also maintain an Interactive Voice Response (IVR) system for our members and providers which is available 7 days a week, 24 hours per day for eligibility and benefit information. Routine maintenance may occur during late night hours to avoid client disruption.

3. How does your company monitor Participant satisfaction? What transactions/interactions are evaluated? *(Provide Offeror's Sample Participant Satisfaction Surveys indicated in Special Instructions to Offerors, Section F(2.5(5)).)*

At Sun Life, we have a Client for Life strategy – we spend a lot of time focused on the Client experience to keep Clients like you for the long term. We routinely measure our Net Promoter Score (“NPS”) and our performance on proprietary measures in our “Client Index”. We have a robust process for ensuring that we use our Clients’ feedback to constantly improve our service. We do not publish our NPS or other Client experience scores.

For select Clients, like ASRS, we survey enrolled members annually to measure satisfaction around their Sun Life experience. ASRS provides Sun Life with a current list of enrolled members by plan, including email contact information each year. ASRS Members are invited by email to participate in an optional survey, typically fielded during 4th quarter. Survey findings are reported back to ASRS leaders, and is incorporated into annual benchmarking. Sun Life also uses the insights to inform and improve ongoing service and recommend opportunities for plan enhancements.

Refer to Attachment D1: Supplemental Information (Sample Participant Satisfaction Survey).

Enrollment

1. As the ASRS reviews your New Participant Welcome Kit *(as indicated in Special Instructions to Offerors, Section F(2.5(4)))*, does your company have any additional commentary or information to add?


Sun Life is pleased to provide each ASRS Retiree member a plan-specific Welcome Kit following initial enrollment. Kits include a welcome message, dental ID cards and other important plan materials such as the Evidence of Coverage (for Prepaid/DHMO) or Certificates for the Indemnity/PPO plan, appeal instructions, and the privacy notice. We have included a sample Welcome Kit for the Indemnity/PPO plan as well as the Arizona Prepaid plan. Note that members in other Prepaid states will receive State-specific plan materials if different. In the 2021 plan year, the welcome kits would have updated Dental ID cards to include the Sun Life Dental Network that would be available, and updates to the Evidence of Coverage and Certificates issued for the updated plan designs and the Sun Life legal entity.

Refer to Attachment D1: Supplemental Information (ASRS Participant Welcome Kits).

2. When will your company produce and issue identification cards prior to the effective date of coverage?

Identification cards are mailed within 7-10 business days after a member’s enrollment is processed.

3. Describe your company's engagement in appropriate transition of care planning, including the approval process for continuing care plans?

	<h2 style="text-align: center;">ATTACHMENT D: Questionnaire</h2> <div> <div>ASRS Group Dental Services</div> <div>Solicitation Code: BPM001922</div> <div>PART 2 of 2 - Attachments (Response Forms)</div> </div>	<div> <div>ARIZONA STATE RETIREMENT SYSTEM</div> <div>3300 N Central Ave 14th Floor Phoenix, AZ 85012</div> </div> <div>Page 26 of 29</div>
--	---	--

Benefits are computed based upon amounts payable or paid under the previous carrier's plan. Services that require a series of treatments, such as crowns, bridges and root canal therapy are procedure types that could be considered as work in progress on our plan. Extension of benefits provided under a prior plan is take into consideration when calculating benefits for work in progress.

Reporting

1. Describe your record keeping system and the process by which you manage records at the client level and the individual Participant/dependent level?

Sun Life Client data is stored on a logically segregated basis using a unique Client identifier. This unique Client identifier ensures each Sun Life client can only access its own data. Access to the data is managed through logical access controls whereby logical access is granted based on the principles of least privilege, business need-to-know, and segregation of duties.

- 1.1. As the ASRS reviews your Sample Client Reporting Package (*as indicated in Special Instructions to Offerors, Section F(2.5(6))*), please provide a brief explanation each report's purpose.

Please note current ASRS Client Reporting Package with report description:

- **Member Delinquency Report:**

List of Direct Bill employees by quarter who are Delinquent in Payment.

- **Member Delinquency Report -HIPAA:**

Same report as above minus the ID numbers and Amounts to be HIPAA Compliant.

- **Performance Report Q3 2019:**

Measures the actual plan performance metrics and results, on a quarterly basis, as compared to our contractual guarantees.

- **Dental Provider Recap:**

Illustrates the claims submitted and broken down by dental procedure including the negotiated (In-Network) discounts and actual claims dollars paid. This report can be sorted by charges or paid amounts.

- **Dental Procedure Code Recap:**


Monthly claim report sorted by Procedure Codes, Charges, or by Paid Amount

- **Procedure Code Breakdown:**

Provides details and breaks down quarterly claims per procedure group/category for members, dependents and total number of claimants, as well as by individual Procedure Codes.

- **PPO by Plan Sept 2019:**

Provides the premium, claims, and lives by month and by plan

	<p style="text-align: center;">ATTACHMENT D: Questionnaire</p> <hr/> <div> <div>ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)</div> <div>Page 27 of 29</div> </div>	<p style="text-align: center;">ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14th Floor Phoenix, AZ 85012</p>
---	---	--

- **Lag Study:**

Illustrates claims paid on a rolling 12 months versus when they incurred

- **ASRS Dental Benchmark Report:**

This is an annual report specific to ASRS based on their PPO Plan designs and how they compare to the rest of our block of business. Offers insights and recommendations for plan enhancements.

Refer to Attachment D1 and D2: Supplemental Information (ASRS Current Reporting Package).

- 1.2. Is there a portal for the ASRS to run its own standard reports? If yes, describe the portal's functions and list of reports available.

Your Senior Client Representative, Veronica Lee, collects both monthly and quarterly reporting and delivers it based on our agreed upon timelines. Ad-hoc reporting can be requested through the Veronica and will be provided within three (3) business days.

- 1.3. Does your company have any limitations with respect to providing reports at a detail field level specified by the client? If so, explain the limitations.

A response is difficult to formulate prior to the client specifying the detail field level. Generally, any field retained in the Sun Life systems for purposes of administering the business is available for reporting purposes. Some fields may currently only exist in production systems and are not immediately available in a data warehouse for reporting purposes. Such fields would initially require an ad hoc approach to reporting, but can be downloaded to data warehouses for ongoing reporting.

2. Describe your company's data analytics capabilities and how they will be used to assist the ASRS.


Sun Life U.S. has a team of nearly 20 Analytics and Insights Professionals dedicated to leveraging the data we obtain through our partnerships with our clients to better understand the clients experience, performance and growth opportunities. From advanced tool design and data visualization to machine learning and advanced statistical analyses (data science), we work from a data perspective to understand our partner's outcomes, the drivers behind their performance and experience and provide actionable feedback to those clients. We are happy to pursue specific requests from our clients or to generally pursue analytics on their behalf and communicate our learnings at their availability.

Financial Management

1. Describe your company's methodology for calculating plan premium rates (e.g., administration, network access, risk charges, and other retentions, expected claims, and reserves).

For large cases, the company applies a rating formula that utilizes the client's own experience history. Components of the premium rate are developed as follows:

- ***Expected Incurred Claims*** – The company forecasts future claims by using up to 3 years of prior client claim experience. Experience that is more recent receives a greater weight. The company adjusts past claims to the current plan design level if a plan change occurred during the experience period. The

	ATTACHMENT D: Questionnaire		ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14 th Floor Phoenix, AZ 85012
	ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)	Page 28 of 29	

company applies expected trend (inflation) to project prior claims to the future trend level. The trend assumption is based on the company's observed trend for the inforce block for most cases, but for the largest cases the company will review the client's claim history for a client-specific trend assumption. Reserve factors for claims incurred but not yet paid are added to claim experience, based on the company's claim completion rate.

- **Network** – For renewals, no adjustment for network difference is needed, though we will review recent network recruitment into our PPO network as part of our Dental Network Optimization Program and consider appropriate adjustments to future claim costs based on recent recruitment. Our network recruiters focus on the providers that matter most to members, which are the providers that they utilize and particularly those providers with high claim dollars paid out of network.
- **Administrative and Operating Expenses** – The company loads the final expected claims using a target loss ratio. The target loss ratio accounts for all case-specific charges such as applicable commissions, premium taxes, and other intermediary charges. It also includes an allocation of company administrative and operating expenses using a unit cost approach. So, for a fixed expense such as contract issuance, a larger case will have a smaller charge as a percent of premium for this service. In contrast, clients will have claim adjudication expenses commensurate to the client's case size. Company expense allocations are reviewed annually.
- **Risk Charges** – Risk charges are combined with expenses in developing the client target loss ratio. An overall company risk charge level is set as a starting point, but is then adjusted depending on case size. Larger case experience is more credible (less volatile) so a smaller risk charge is required the larger the case.

2. Describe your company's billing process for a direct bill Participant.

The key account representative notifies the EDX representative of a member's direct bill eligibility. The EDX representative will set the member up to be billed directly for coverages. Bills are mailed monthly and will term after 45 days of no payment. We accept checks, money orders, and credits cards for direct bill members.

For self-funded plans

3. Indicate your procedures for reconciling the funding account and the information and statements that you will provide to the ASRS.

Sun Life is not responding with a self-insured option.


Audit and Accounting

1. Do you have dedicated staff to conduct regular audits to maintain the integrity of services? If not, who conducts audits to ensure quality control?

Yes, we have a dedicated audit staff that conducts monthly post disbursement claim audits.

- 1.1. Describe your internal audit procedures to ensure quality control and stated procedures are followed. Include the frequency, the average percentage of pre-/post-disbursement claims audited and how selected for audit.

Audits include a random sampling of claims audited for coding and financial accuracy on a monthly basis. We include auto-adjudicated claims in our random sample. Our dedicated audit staff conducts monthly post-disbursement claim audits. Upon completion, audit results are compiled and distributed for Management review. This auditing system enables us to provide feedback and training to the claims processors regarding any applicable processing errors. Based on ASRS Performance Guarantee requirements, we would audit 2% of claims.

	ATTACHMENT D: Questionnaire		ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14 th Floor Phoenix, AZ 85012
	ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)	Page 29 of 29	

2. Do you conduct an annual independent assessment of processes? If so, provide a copy. If not, what other types of assessments do you conduct to ensure transactional processes are sound? *(If Offeror believes the information is confidential, include response in the separate attachment named "Attachment D1: Confidential Responses".)*

Sun Life conducts an annual independent assessment of processes that includes testing of dental transactions, as described in the paragraph below and exemplified in the corresponding link. Additionally, Sun Life routinely conducts internal audits and assessments of transactional processes. At the beginning of each year, our internal audit division develops a plan that assesses several processes based on risk. These processes can include, but are not limited to: Claims, Provider Fees, Underwriting, Enrollment, Security, etc.


Sun Life Assurance Company of Canada is a direct wholly-owned subsidiary of Sun Life Financial Inc., a publicly traded company on the Toronto (TSX) and New York (NYSE) stock exchanges which is required to comply with the internal control reporting requirements of Section 404 of the Sarbanes-Oxley Act of 2002. Additionally as a part of U.S. Securities and Exchange Commission ("SEC") requirements, Sun Life Financial Inc. files an annual report on Form 40-F with the SEC each year that contains management's report on internal control over financial reporting (entitled "Financial Reporting Responsibilities") and the related public accountants' attestation report (entitled "Report of Independent Registered Chartered Accountants"). These reports are contained in Sun Life Financial Inc.'s Consolidated Financial Statements and Notes which are available on our website, www.sunlife.com. Sun Life Financial Inc.'s SEC filings also are available on the SEC's website, www.sec.gov.

Here is the direct link to the 2018 financial statements with management's internal controls opinion on the second page.

<https://cdn.sunlife.com/static/Global/Investors/Financial%20results%20and%20reports/Annual%20reports/062018%20Consolidated%20Financial%20Statements%20and%20Notes.pdf>

3. Describe your company's data analytics capabilities and how they will be used to assist the ASRS.

Sun Life U.S. has a team of nearly 20 Analytics and Insights Professionals dedicated to leveraging the data we obtain through our partnerships with our clients to better understand the clients experience, performance and growth opportunities. From advanced tool design and data visualization to machine learning and advanced statistical analyses (data science), we work from a data perspective to understand our partner's outcomes, the drivers behind their performance and experience and provide actionable feedback to those clients. We are happy to pursue specific requests from our clients or to generally pursue analytics on their behalf and communicate our learnings at their availability.

	BEST AND FINAL OFFER ATTACHMENT E: Pricing Schedule		ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14 th Floor Phoenix, AZ 85012
	ASRS Group Dental Services Solicitation Code: BPM001922	Page 1 of 1	

1. PRICING

The ASRS reserves the right to select the plan option(s), plan design, and pricing that is most advantageous to the ASRS.

- 1.1 Actual pricing must be provided as requested by completing workbooks BAFO Request - Attachment E1: Pricing Schedule DHMO and BAFO Request - Attachment E2: Pricing Schedule DPPO.
 - Offeror must review and complete information on all applicable tabs in the workbooks.
 - The actuarial value for each plan offered must be provided.
 - Tabs intentionally left blank should include a statement explaining why the information was omitted in the comments section of that tab.
- 1.2 Pricing should be submitted under the following assumptions:
 - Offeror is the single provider for the DPPO plan for the ASRS Group Dental Program, or
 - Offeror is the single provider for the DHMO for the ASRS Group Dental Program, and
 - Offeror is the single provider for all plan types for the ASRS Group Dental Program.
- 1.3 Pricing that is included in attachments E1 and E2 must be all inclusive for the services described in the Scope of Work.
 - For fully-insured premium rates quoted, no additional fees beyond premium rates will be accepted.
 - For Administrative Services Organization (ASO), the rate quoted must include the full list of core services described in the Scope of Work.

Offeror is deemed to have allowed in each firm-fixed price correct and sufficient amounts to cover all its obligations under or arising from the Contract and applicable laws and regulation and to have allowed the necessary resources to enable it to carry out the relevant Scope of Work.

2. OPTIONAL/ALTERNATIVE PRICING (HIGHLY ENCOURAGED)

The ASRS strives to provide value based plan options to our members. We strongly encourage Offeror provide alternative plan design modifications and/or options for our review and consideration. We are interested in both changes for individual coverage/benefit elements as well as entire alternative plan designs.

The Offeror may propose alternative pricing structures provided it has submitted pricing information under items 1 and 2 above. For each alternative option provided, provide both a pricing schedule – including any proposed changes to the Enrollment Assumptions on the rates/fees/premiums tabs that could result in more favorable pricing to the ASRS - and a plan design page in the same format as provide in attachments E1 and E2 by copying those tabs. Label each submission with a clear description that the submission is an “Optional/Alternate” submission. The Offeror has full discretion in what it may propose, however, the ASRS is under no obligation to accept such proposals.

3. OFFER

Indicate any/all product(s) for which Offeror is submitting pricing:

DHMO	DPPO	ASO Only	Optional/Alternative (add brief description)
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> 1. Current Plan Designs Offered, 2. Option with Preventive at 100% on the High Plan and moving Endo and Perio to Type 3, and 3. an option to include Implants and move Endo to Type 3

Attachment G: Business Associate Agreement

A Business Associate Agreement would not be proper since we are not quoting on services where we would engage in work as a Business Associate. With respect to the quote, Sun Life is only bidding on business for which Sun Life would be considered a covered entity under HIPAA. Sun Life would have its own Business Associate Agreements in place to the extent required by HIPAA.





ATTACHMENT H: Nondisclosure Agreement

ASRS Group Dental Services
Solicitation Code: BPM001922
PART 2 of 2 - Attachments (Response Forms)

Page
1
of
2

ARIZONA STATE
RETIREMENT SYSTEM
3300 N Central Ave
14th Floor
Phoenix, AZ 85012

NONDISCLOSURE AGREEMENT

This Nondisclosure Agreement (the "NDA") is entered into this 10th day of December 2019 by and between Sun Life Assurance Co. of Canada with its principal offices at One Sun Life Exec. Park Wellesley Hills, MA 01981 ("Receiving Party"), and the Arizona State Retirement System, located at 3300 North Central Avenue, Phoenix, Arizona ("Disclosing Party"), for the purpose of preventing the unauthorized disclosure of Confidential Information as defined below.

1. Definition of Confidential Information. For purposes of this NDA, "Confidential Information" shall include all information or material that is proprietary to the Disclosing Party, which is not generally known other than by the Disclosing Party. Confidential Information includes but is not limited to security infrastructure and capabilities, risk assessment information, security assessment information, and penetration testing information.

2. Exclusions from Confidential Information. Receiving Party's obligations under this NDA do not extend to information that is: (a) publicly known at the time of disclosure or subsequently becomes publicly known through no fault of the Receiving Party; (b) discovered or created by the Receiving Party before disclosure by Disclosing Party; (c) learned by the Receiving Party through legitimate means other than from the Disclosing Party or Disclosing Party's representatives; (d) disclosed by Receiving Party with Disclosing Party's prior written approval; (e) disclosed by Receiving Party pursuant to the lawful requirement of a court or government agency or where required by operation of law; and (f) any other information that both parties agree in writing is not confidential.

3. Obligations of Receiving Party. Receiving Party shall hold and maintain the Confidential Information in confidence. Receiving Party shall restrict access to Confidential Information to employees, contractors and third parties as is reasonably required and shall require those persons to sign nondisclosure restrictions at least as protective as those in this NDA. Receiving Party shall not, without prior written approval of Disclosing Party, use for Receiving Party's own benefit, publish, copy, or otherwise disclose to others any Confidential Information. Receiving Party shall return to Disclosing Party any and all records, notes, and other written, printed, or tangible materials in its possession pertaining to Confidential Information immediately if Disclosing Party requests it in writing. Receiving Party shall immediately destroy any of the Confidential Information (or the reasonably non-recoverable data erasure of computerized data) upon termination of this NDA and, upon request, certify in writing such destruction by an authorized officer of the Receiving Party supervising the destruction.

4. Time Periods. Receiving Party's duty to hold Confidential Information in confidence shall remain in effect until the Confidential Information no longer qualifies as proprietary, until Disclosing Party sends Receiving Party written notice releasing Receiving Party from this NDA, or for one (1) year from the date first above written, whichever occurs first.



ATTACHMENT H: Nondisclosure Agreement

ARIZONA STATE
RETIREMENT SYSTEM
3300 N Central Ave
14th Floor
Phoenix, AZ 85012

ASRS Group Dental Services
Solicitation Code: BPM001922
PART 2 of 2 - Attachments (Response Forms)

Page
2
of
2


5. Relationships. Nothing contained in this NDA shall be deemed to constitute either party a partner, joint venturer or employee of the other party for any purpose.

6. Severability. If a court finds any provision of this NDA invalid or unenforceable, the remainder of this NDA shall be interpreted so as best to effect the intent of the parties.

7. Integration. This NDA expresses the complete understanding of the parties with respect to the subject matter and supersedes all prior proposals, agreements, representations and understandings. This Agreement may not be amended except in a writing signed by both parties.

8. Authorization. This NDA and each party's obligations shall be binding on the representatives, assigns and successors of such party. Each party has signed this NDA through its authorized representative as of the date first above written.

Receiving Party:	Disclosing Party:
 	
Signature	ASRS Signature
 	Martha N. Rozen
Printed Name	Printed Name
 	Chief Procurement Officer and Chief of Administrative Services
Title	Title

	ATTACHMENT I: Checklist		ARIZONA STATE RETIREMENT SYSTEM 3300 N Central Ave 14 th Floor Phoenix, AZ 85012
	ASRS Group Dental Services Solicitation Code: BPM001922 PART 2 of 2 - Attachments (Response Forms)	Page 1 of 1	

	DOCUMENT	SUBMITTED	
1.	Attachment A: Offer and Acceptance Form (Offeror has read certifications and completed required information)	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
2.	Attachment B: Exceptions Exceptions Taken	<input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO <input type="checkbox"/> NO
3.	Attachment C: Designation of Confidential, Trade Secret and Proprietary Information Offer includes responses considered to be confidential, a trade secret, or proprietary If yes, confidential responses are marked and attached as required in Uniform Instructions to Offerors, Section D(5) and Special Instructions to Offerors, Section F(2) and Section G(1)	<input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> YES <input type="checkbox"/> NA	<input type="checkbox"/> NO <input type="checkbox"/> NO <input type="checkbox"/> NO
4.	Attachment D: Questionnaire/Non Confidential Documents Attachment D1: Supplemental Information <ul style="list-style-type: none"> Organizational Chart Résumés of Key Personnel Implementation/Project Plan New Participant Welcome Kit Sample Participant Satisfaction Survey Offeror's Sample Client Reporting Package Separate Agreements Attachment D2: Confidential Documents	<input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> YES <input type="checkbox"/> YES <input checked="" type="checkbox"/> YES <input type="checkbox"/> NA	<input type="checkbox"/> NO <input type="checkbox"/> NO <input type="checkbox"/> NO <input type="checkbox"/> NO <input type="checkbox"/> NO <input type="checkbox"/> NO <input type="checkbox"/> NO <input checked="" type="checkbox"/> NO <input type="checkbox"/> NO <input type="checkbox"/> NO
5.	Attachment E1: Pricing Schedule DHMO Attachment E2: Pricing Schedule DPPO	<input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO <input type="checkbox"/> NO
6.	Attachment F: References	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
7.	Attachment G: Business Associate Agreement	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO
8.	Attachment H: Nondisclosure Agreement	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
9.	Attachment I: Checklist	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO

It is the responsibility of each Offeror to examine the entire Solicitation, seek clarification in writing (inquiries), and review the Offer for accuracy before submitting the Offer. Lack of care in preparing an Offer shall not be grounds for modifying or withdrawing the Offer after the Offer due date and time, nor shall it give rise to any Contract claim.