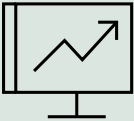


2023 Year in Review

for organizations with over 50 employees





In the past year, we’ve continued to put your needs at the centre of everything we do. We know how challenging it can be dealing with some of the key issues of our time – mental health, rising drug costs, and chronic disease.

Our mission is to provide Best in Health solutions that improve the well-being of your employees. We want to reduce the barriers to health and wellness.

Our 2023 Year in Review looks at the ways in which we’re helping your organization thrive, including:

> Trends we’re seeing	<u>03</u>
> How we’re helping	<u>04</u>
> What’s coming in 2024	<u>09</u>



Trends we're seeing



01

Attracting and retaining talent is a priority

This was found to be the top reason plan sponsors offer health benefits.¹ However, we know that benefits plans are facing some headwinds.

02

Cost pressures remain front-and-centre

85% of plan sponsors reported having at least one major concern about their health benefits plan.¹

We understand affordability is an ongoing challenge for many organizations.

03

Mental health claims continue to rise

Almost **40%** of long-term disability claims in 2022 were due to mental disorders.²

Mental disorders continue to be a leading cause of increased disability claims. They're a key driver that could cause increased absenteeism.

04

Women's health needs aren't being met

1/3 of women said their group benefits plan didn't provide enough coverage to meet their needs compared with just 17% of men.³

We need to do a better job of addressing women's health concerns and provide the right solutions to help them feel supported.

05

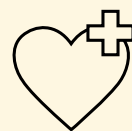
We need to focus on prevention, early intervention and access to care

68% of plan members would likely use a virtual health-care service if it was part of their health benefits plan.¹

Virtual care systems are a valuable solution that help close gaps in access to care.

50% fewer employees who used the Mental Health Coach transitioned to long-term disability.²

Prevention and early intervention are key to supporting employee health. They underpin a proactive strategy to address mental health disorders in the early stages.



How we're helping

Taking a strategic approach to prevention

We know how you value workplace benefits that meet diverse needs. Considering diversity, equity, and inclusion (DE&I) when building your benefits plan can be a big differentiator for your organization.

The **Mental Health Coach (MHC)**, provided by CloudMD is a valuable solution that takes a personalized approach to supporting mental health. It allows you to:

- build a custom action plan to support mental health and well-being,
- provide check-ins, with feedback on progress through re-assessments, and
- facilitate a supportive hand-off to higher-intensity care if needed.

We feel it helps address the trend of rising disability claims due to mental disorders. In addition, our mental health training for managers can help create a caring and safe environment that reduces the stigma around mental health issues. Our latest video [Uncovering the truth about mental health](#) along with our promotional [flyer](#) are great resources to get you started.

Toolkits and playbooks

Our toolkits and playbooks are free digital resources that can help you be proactive in building your organization's health strategy.

In 2023 we launched our [Diversity, Equity & Inclusion playbook](#) that can help you:

- identify opportunities for improvement based on the unique needs of your organization,
- build more diverse group benefits, and
- attract and retain employees.

We also have two other toolkits to help you:

- increase productivity,
- lower absence rates, and
- ensure a safe and sustainable work environment that promotes wellness.

The [Mental Health Strategy toolkit](#) provides guidance, actionable tools, and resources you can use to improve mental health in your workplace. It walks you through the various stages of building your own mental health strategy.

The [Musculoskeletal \(MSK\) toolkit](#) helps you build your own custom strategy to prevent musculoskeletal (MSK) injuries. Health-care workers, labourers, machine operators and clerical workers are often most affected.



How we're helping

Organizational health

We've created a self-serve [Organization Health Assessment](#) that helps you evaluate and measure the overall health of your employees. In less than 5 minutes, you can gain a full understanding of your organization's strengths and areas that may need improvement. You'll know where to focus your efforts to create a healthy workplace to help you attract and retain top talent.

Supporting women's health

Despite many strides in achieving women's equality, a gender health gap still exists. A long history of inadequate recognition and support of women's health still affects women today. This is slowly beginning to change.

We've partnered with the Menopause Foundation of Canada to help us shine a light on menopause, a historically taboo subject. It's estimated that the unmanaged symptoms of menopause cost the economy \$3.5 billion.⁴ We're excited to share some resources that can help create a more inclusive workplace, such as:

- [Menopause and Work in Canada](#): a powerful report based on findings from women with a focus on understanding Canadian attitudes, perceptions, and feelings about menopause in the workforce.
- [Menopause Inclusive Playbook for employers](#): a hands-on resource that employers can use to help understand menopause and support the women in their workforce experiencing it.

Our Bright Paper report – [Working together to support women's health](#) is a continuation of our commitment to diversity, equity and inclusion. Our women's health [infographic](#) presents key insights that can help you gain a better understanding of women's health issues in the workplace.

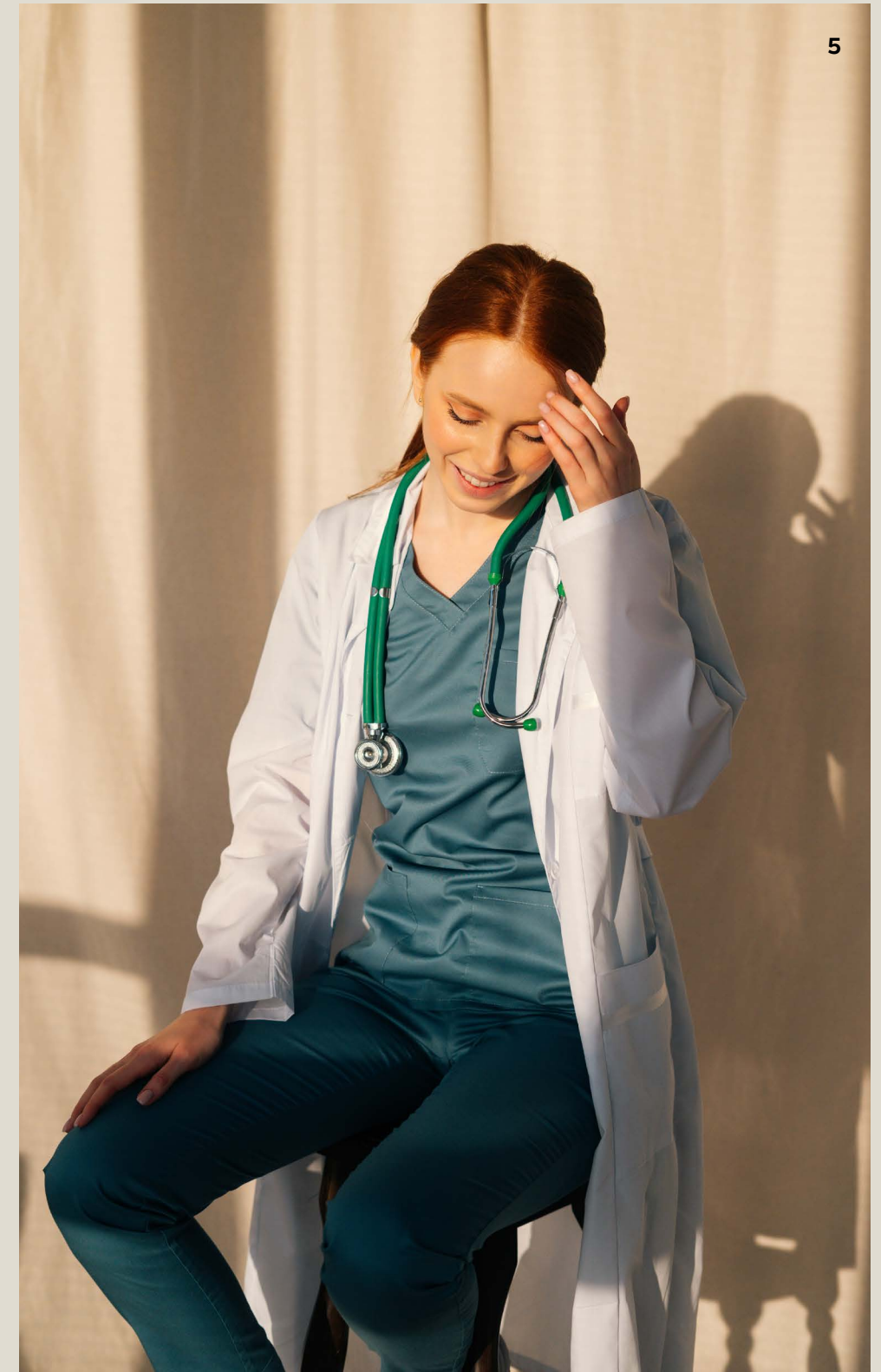
Health ecosystem

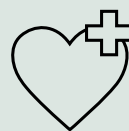
Lumino Health virtual Care (LHVC)

Lumino Health Virtual Care, provided by Dialogue, is an integrated care platform that connects plan members with the right health-care professional.

It's now easier for your plan members to register for Lumino Health Virtual Care. We've updated the registration process and the user interface to provide a simplified experience. To reflect the changes, we've also updated our [Registration and user guide](#).

We've made improvements by offering 24/7 Dialogue support for Clients with any LHVC product. When accessing the Employee Assistance Program (EAP) is not possible via the LHVC mobile app, we've created a new phone number for plan members to use to get the care they need. We've also added a new chat feature for assistance after hours and weekends. This helps reduce barriers and simplifies the process when getting virtual care.





How we're helping

Drug benefits

In Q1 2023, we transitioned to Express Scripts Canada (ESC) as our new pharmaceutical benefits manager. Express Scripts Canada will position us to meet your evolving needs. This change aligns with our current and future pharmaceutical benefits strategy and continues to help plan members have access to the medicines they need, while ensuring plan sustainability for plan sponsors.

In addition, we continue to enhance and evolve our drug benefits solutions to help bend the benefits cost curve and help plan members manage acute and maintenance medications.

Product Listing Agreements (PLAs)

Since we started our PLA program in 2014, we've helped to lower claim expenses by over \$500 million and lower the average amount paid for speciality drugs by 9.94%. There are over 45 drugs listed for coverage under the PLA program.

Lumino Health™ Pharmacy

Lumino Health™ Pharmacy, provided by Pillway, gives plan members easy access to pharmacists for medication and coaching. There's even free delivery within Canada to help plan members manage their medication routines with confidence. It helps:

- increase access to pharmacists,
- improve health literacy, and
- simplify their medication routines.

Opioid Management Solution (OMS)

Opioids are one of the most highly addictive prescribed medications on the market. In collaboration with our Pharmacy Benefits Manager, we're introducing an opioid management program as an additional resource to help you support those taking opioids. This program allows you to:

- prevent excess opioid use, and
- reduce costs associated with opioid-related health issues for your plan members and eligible dependents.

You can learn more about our Opioid Management Solution [here](#).





How we're helping

Meeting the health needs of diverse employees

Family Building program

The journey to start or expand their family can be stressful and costly for plan members. That's why we've made some changes to our Surrogacy and Adoption benefits. Our Fertility Services benefit will now include coverage for surrogacy-related medical expenses. [Visit our Family Building webpage](#) to learn more about these new enhancements.

Gender affirmation

Everyone expresses their gender in their own unique way. Our [gender affirmation coverage](#) helps your gender diverse employees embody their authentic selves. We now provide coverage to those looking to get surgical procedures that may not be covered under their provincial plan.

Indigenous health

We've created a new category for Indigenous health services under our standard personal spending accounts. It helps plan members get coverage for Indigenous-related wellness expenses.

Including coverage for these types of benefits shows plans members you care. It also helps retain top talent and meet the unique needs of a diverse workforce.



Continuous enhancements to service

New travel provider – Global Excel Management will be our new out-of-province travel assistance provider. They are a reliable partner with over 25 years of experience. They're the largest independent claims administrator in Canada and offer 24/7 access to bilingual travel assistance case coordinators.

Finding diverse health-care providers – We've updated Lumino Provider Search to include more filtering options and attributes. Users will now be able to sort through provider profiles by gender, professional designation, and facility amenities. This helps plan members find the right medical professional for their specific needs.

Paramedical claims process enhancements – We want to make it easier for plan members to find what they're looking for. We've improved the paramedical claims process. There are now new duration settings where specific time slots can be input for paramedical services, along with reminders to upload a doctor's note if required.

Member enrolment – With the Member Event Enrolment Status report, you can see if your employees have completed their enrolment. If they haven't, you can follow up with them.

Navigating our digital resources – We've created a library of [resources](#) that show plan members how to use our digital properties, to take actions such as:

- submitting a claim either online or using the mobile app, and
- finding their claim statement and coverage information.

All these initiatives are part of our continuous mission to deliver service excellence.



How we're helping

Plan sustainability

New Bright Paper report

Meeting your key challenges for workplace health – supporting your plan today and in the years ahead.

Our report provides a concise overview of solutions that help you create and maintain a healthy and engaged workforce. We've divided the report into three sections:

- Disability case management – ensuring better access to care and a faster recovery
- Health-care innovations – improving health outcomes
- Cost management – delivering long-term value

The report furthers our commitment to support you in delivering the Best in Health to your employees.

Designed for Health report

Paramedical and drug claims: how the pandemic has reshaped claiming patterns

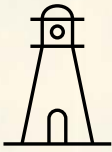
After analyzing data from over 3 million plan members who have Extended Health Care, this report looks at deep claiming behavioural shifts. This includes trends and risk factors across claim types and plan member demographics.

It provides valuable insight on:

- rising drug claims,
- paramedical claim trends, and
- how our solutions can help.

This research can guide you in thinking about opportunities to meet your employees' health needs.



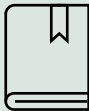


What’s coming in 2024

We'll continue to bring you insights and innovations related to key issues in our industry.



Women’s health: Our continued focus on women’s health will dive deeper into the health experiences of women, including focus areas like fertility and cardiovascular disease.



Education: In Q1, we’ll roll out new training videos on the return to work after a disability leave that will help you and your employees understand how to ensure a successful and sustainable return to work.

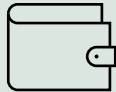
We’re also expanding our mental health learning series with new videos focusing on understanding anxiety and depression, two mental disorders that are leading drivers of long-term disability claims.



Chronic disease management: Chronic diseases touch every part of a group benefits plan, from drug benefits and paramedical providers to disability. We’re looking at innovative solutions to provide support to plan members living with chronic diseases to help them stay healthy and at work.



Global trends in group benefits: While we focus on the Canadian landscape, it’s important for us to look at how group benefits plans are evolving internationally. This way, we can look to adopt best practices from other regions. We’ll bring you insights as to what’s happening in the benefits landscape around the world.



Inflation and plan sustainability: Over the last few years, inflation has driven up costs across the economy. We’ll look at the impact of inflation on group benefits and considerations when navigating this economic environment.

¹ 2023 Benefits Canada Healthcare Survey. April 2023. Base. All plan sponsors (N-721).
² Sun Life data 2022.
³ National survey of 2,313 working Canadians, age 18-65, conducted by Ipsos on behalf of Sun Life, February 2022.
⁴ Menopause and Work in Canada, Menopause Foundation of Canada. 2023.



2023 Year in Review
for organizations with over 50 employees