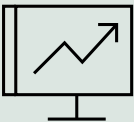
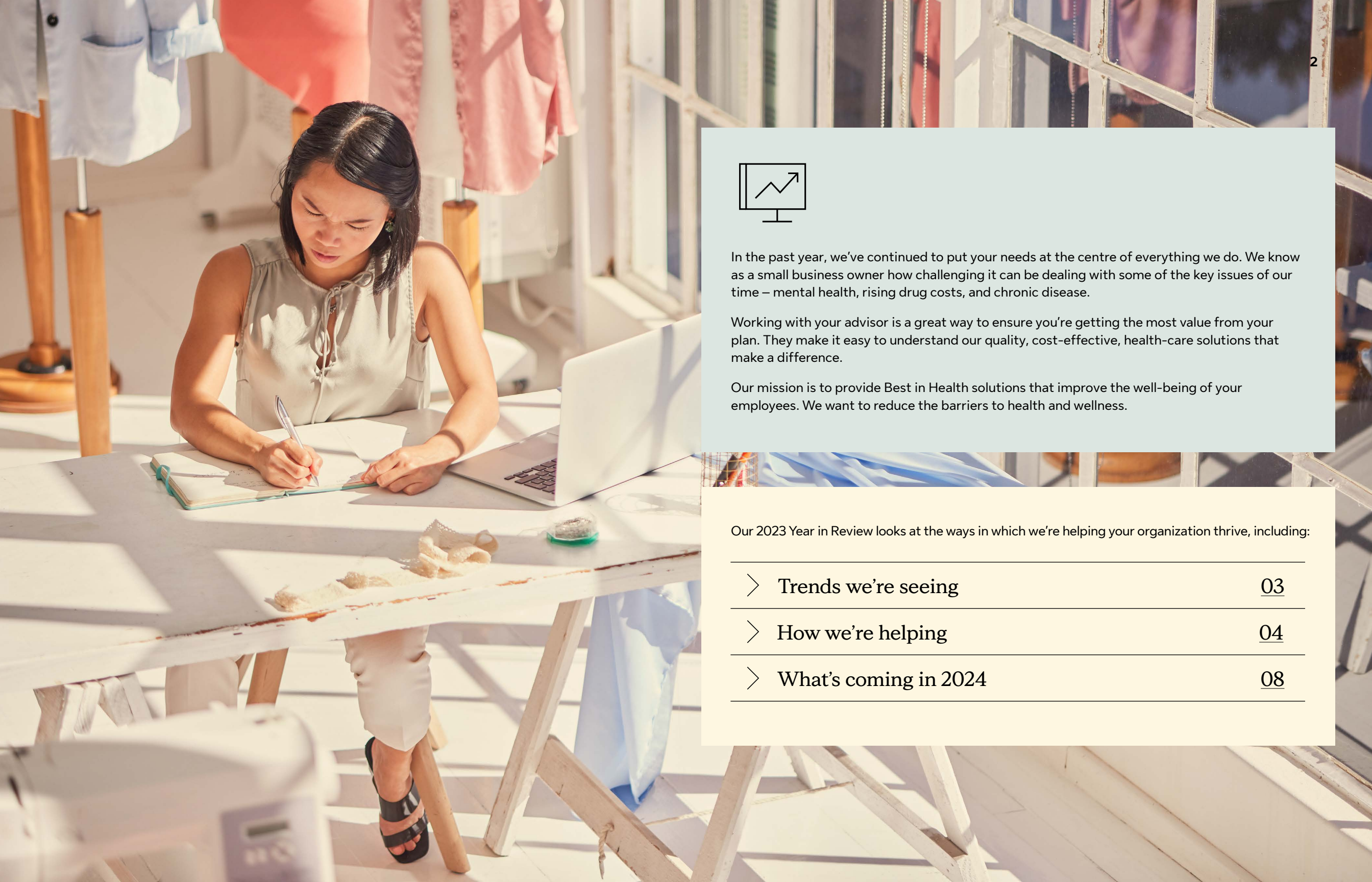


2023 Year in Review

for organizations with under 50 employees





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

Working with your advisor is a great way to ensure you’re getting the most value from your plan. They make it easy to understand our quality, cost-effective, health-care solutions that make a difference.

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>08</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

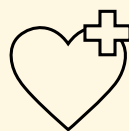
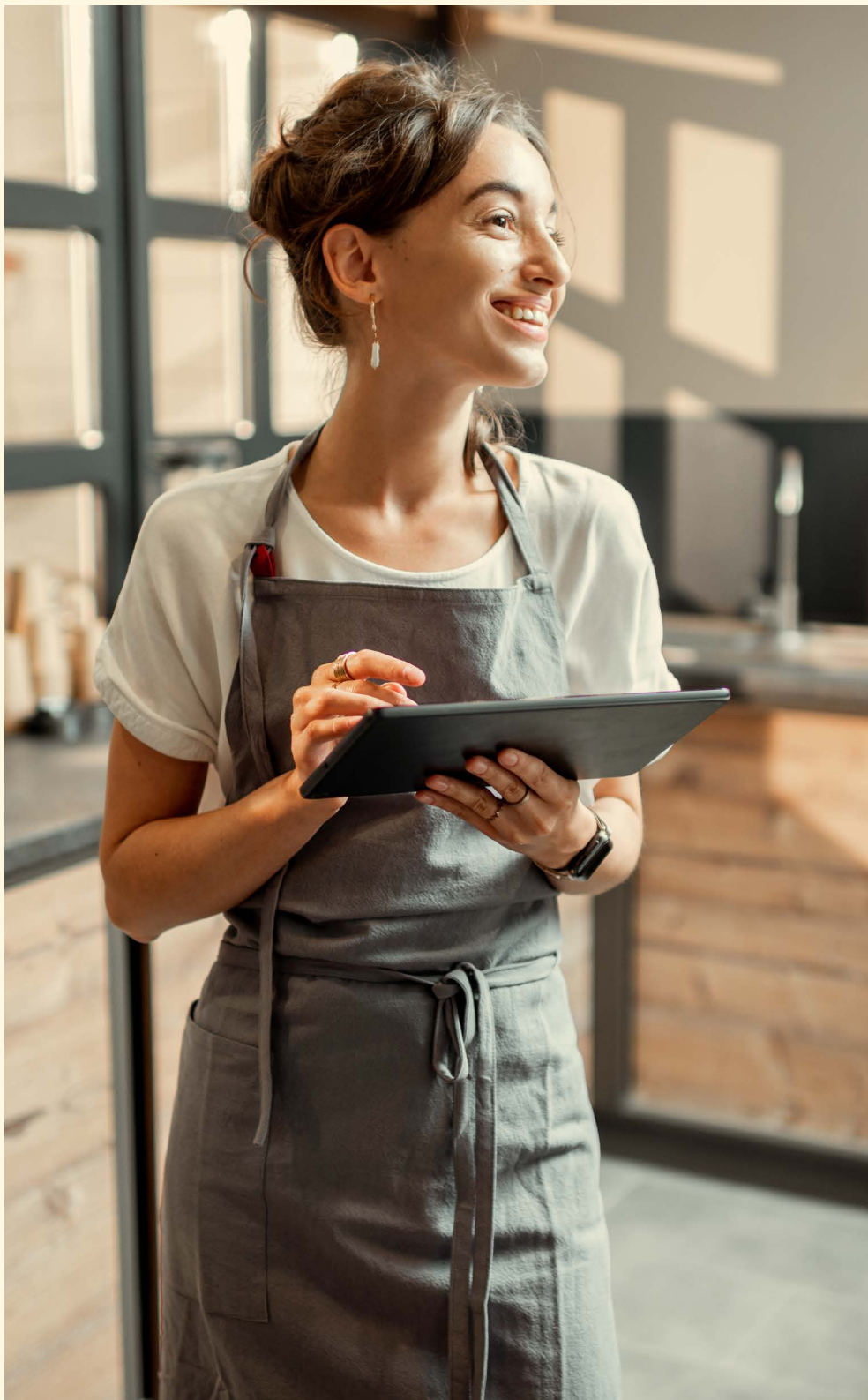
We need to do a better job of addressing women's health concerns and provide the right solutions to help them feel supported.

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.



How we're helping

A focus on prevention – free resources

We recognize how challenging it can be for smaller organizations to create and manage an organizational health strategy. That's why we've created a self-serve [Organizational 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 that helps you attract and retain top talent.

To make the most of the assessment, you can re-do it at any time. Be sure to save your results each time to track your progress. This helps you reduce turnover and absenteeism in your organization.

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 [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.

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.

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.



How we're helping

Integrated health with support for mental health

Lumino Health Virtual Care, provided by Dialogue is an integrated care platform that connects plan members with the right health-care professional including nurses, doctors, mental health specialists and others.

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](#).

With [Lumino Health Virtual Care Employee Assistance Program](#), powered by Dialogue, we offer proactive care through preventive resources. It's a one-stop shop for support with:

- stress and wellness,
- work and career,
- family and relationships, and
- legal and financial issues.

We've also added a new phone number for immediate support. With 24/7 Dialogue support and coordinated follow-ups, this is a great resource that promotes employee wellness.

Our [Stress Management & Well-Being program](#) (SM&WB), powered by Dialogue, is a valuable tool that gives access to specialists focused on mental health. As long-term disability claims continue to rise due to mental disorders, the SM&WB program provides plan members the right outlet to speak with a listed professional.

Finding diverse health-care providers

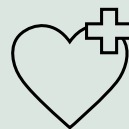
We've updated Lumino Provider Search to include more filtering options and attributes. Users will now be able to sort through provider profiles by gender, professional designation, and facility amenities. This helps plan members find the right medical professional for their specific needs.

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.





How we're helping

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.

Making claims easier

We've created a library of resources to help you understand how to use our digital properties, to take actions such as:

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

The flyers are all available on our **[web page](#)**. You can download them individually or collated in a zip file. We encourage you to share them with your employees.

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.

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 engage 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 behavioral 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.

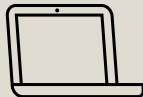


Women's health: Our continued focus on women's health will dive deeper into the health experiences of women, including focus areas like fertility and cardiovascular disease.



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

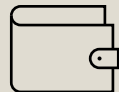
We're also expanding our mental health learning series with new videos focusing on understanding anxiety and depression, two mental disorders that are leading drivers of long-term disability claims.



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.



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