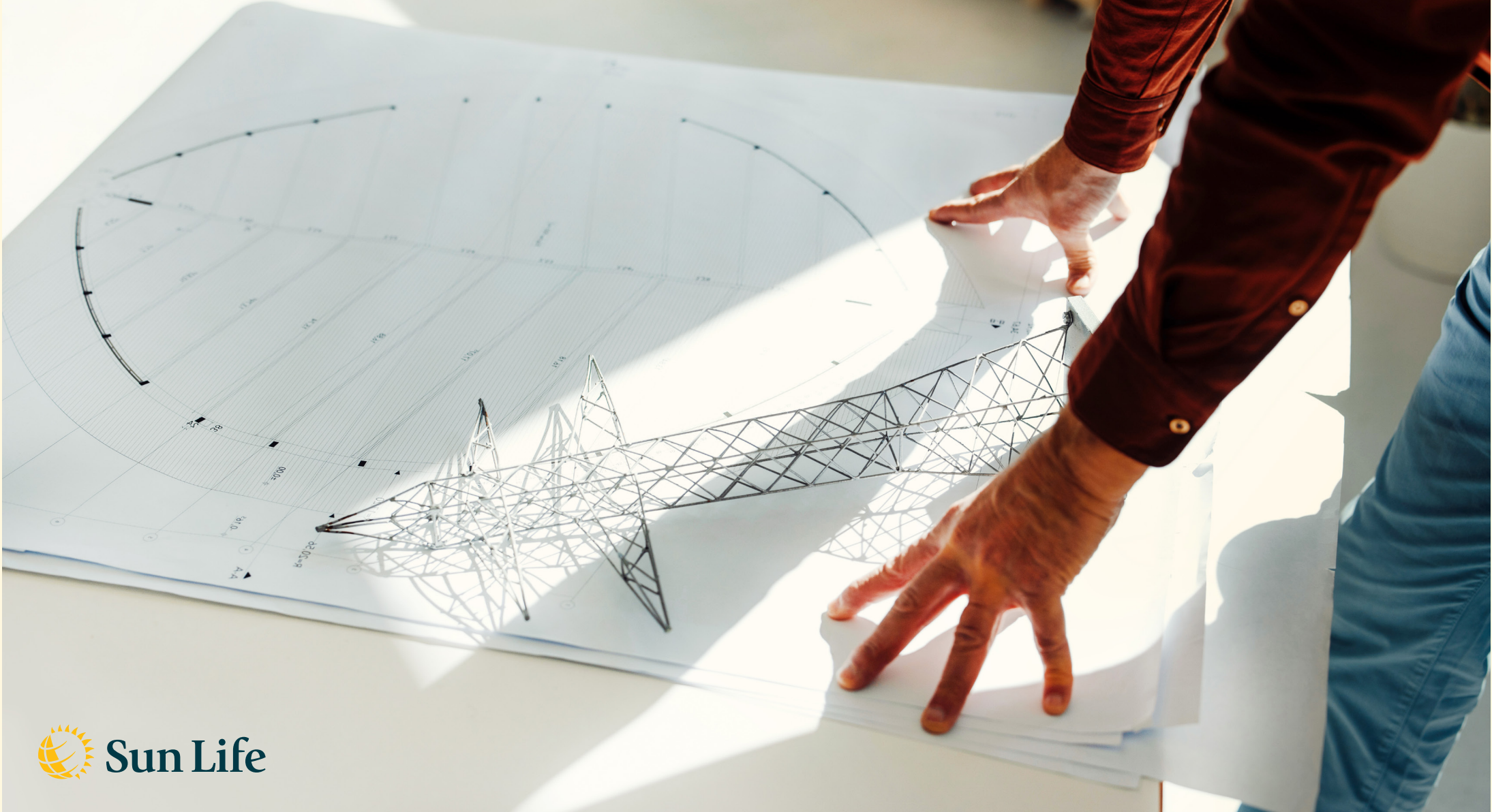


2024 Mid-Year Review





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Introduction

Our team strives to provide you with Best-in-Health solutions, whether that's reducing barriers to accessing health and wellness resources or increasing supports.

As we move through 2024, we're seeing similar health trends to 2023. Last year, we highlighted the concerns of cost pressures on benefit plans, increasing mental health claims and supporting women's health. We continue to address your priorities and put your needs at the forefront.



So far this year we've:

- Invested in education across a variety of health topics, including women's health, mental health, disability and drug benefits,
- Developed educational resources and supports for plan members on returning to work and mental health,
- Focused on prevention, early intervention and access to care, and
- Strategized ways to help you retain talent and lower costs.

Here's a reminder of what we've been working on this year.



Absence and disability management

We know that absence and disability claims have a major impact on organizations, whether that's due to lower productivity or higher costs. Knowing how to navigate absences can help you run your organization smoothly.

Supporting employees' return-to-work experience – We partnered with Ipsos to survey both Canadian employees and employers about their return-to-work experiences. The goal was to understand the factors influencing a successful reintegration when an employee has returned to work after a disability leave. We took what we learned and created these resources:



- **Our research report:** [Healthy returns. Supporting employees who have returned to work after a disability leave.](#) This report reveals six key insights about the return-to-work process to maximize success.



- **Return-to-work toolkits:** There are two toolkits, one for employers and one for employees. The [employer toolkit](#) outlines best practices and key obligations. The [employee toolkit](#) outlines return-to-work expectations and roles and responsibilities of parties involved.





Women's health

The gender health gap is an ongoing barrier for Canadian women. We continue to focus on women's health to help close the gender health gap.



01

- **New research on the gender health gap** - Last year, we released our Bright Paper report – [Working together to support women's health](#). Building on that, this spring, we partnered with Ipsos for our new research paper – [The gender health gap: its impact on working women in Canada](#). This report does a deep dive into gender-related health stigma at work and workplace strategies and practices to promote inclusivity. Our [website](#) highlights many of these strategies through our [Bright Paper](#) report, [DE&I Playbook](#) and other resources.

02

- **Executive roundtable** - To kickstart the year, we featured a [roundtable discussion](#) on the effects of the gender health gap on women and highlighted the need to support women going through the menopause transition. More support for women's health can provide many benefits, including improved retention, greater productivity, and a healthier workforce.

03

- **Supporting the Menopause Foundation of Canada** - In 2023, we sponsored the [Menopause and Work in Canada](#) report as part of the [Menopause Works Here](#) campaign. We also shared the [Menopause Inclusive playbook](#) for employers. Recently, we shared their new research – [Menopause and Nursing in Canada](#). This report was created in partnership with the BC Nurses' Union. This research further highlights the impact of menopause, focusing on the nursing profession. It provides insights on menopause education at work and the value of improving benefits plans.



Improving mental health

Investing in bettering employee mental health and enhancing access to care helps you manage costs and productivity related to absenteeism, presenteeism and disability claims.

- **Education** - For [Canadian Mental Health Week](#), we shared two new education videos: [Understanding anxiety](#) and [Understanding depression](#). These videos provide a better understanding of the two mental disorders that most commonly lead to long-term disability claims. We've also created a communication [toolkit](#) to help you create awareness.
- **Facilitated training** - We've partnered with the Mental Health Commission of Canada (MHCC) to offer Clients mental health training. The [MHCC](#) offers two programs which they can facilitate in person or virtually:
 - o **The Working Mind** is an evidence-based, proactive program. It's designed to address and promote mental health and reduce the stigma of mental illness in a workplace setting.
 - o **Mental Health First Aid (MHFA) Standard** is a reactive training program. It provides support for better mental well-being or a mental health crisis.
- **Enhanced workplace mental health risk assessment** - Mental health issues continue to be the leading driver of long-term disability (LTD) claims. 40% of approved LTD claims are connected to mental illness. One solution available to you is our enhanced Workplace Mental Health Risk Assessment (WMHRA). Sun Life's WMHRA is unique in the market. Facilitated through focus groups, the data helps to identify strengths and risk areas. Our WMHRA helps employers better understand how they align with the Canadian National Standard for Psychological Health and Safety in the Workplace.



Organizational health



Organizational health can transform to organizational wealth. To help you check the health status of your organization, we created our online [Organizational Health Assessment](#).

Our assessment aims to give a better understanding of your organization's strengths, gaps, and specific areas of improvement. Helping you achieve your business goals is important to us. By creating a healthy workplace, you can increase productivity and drive business success.

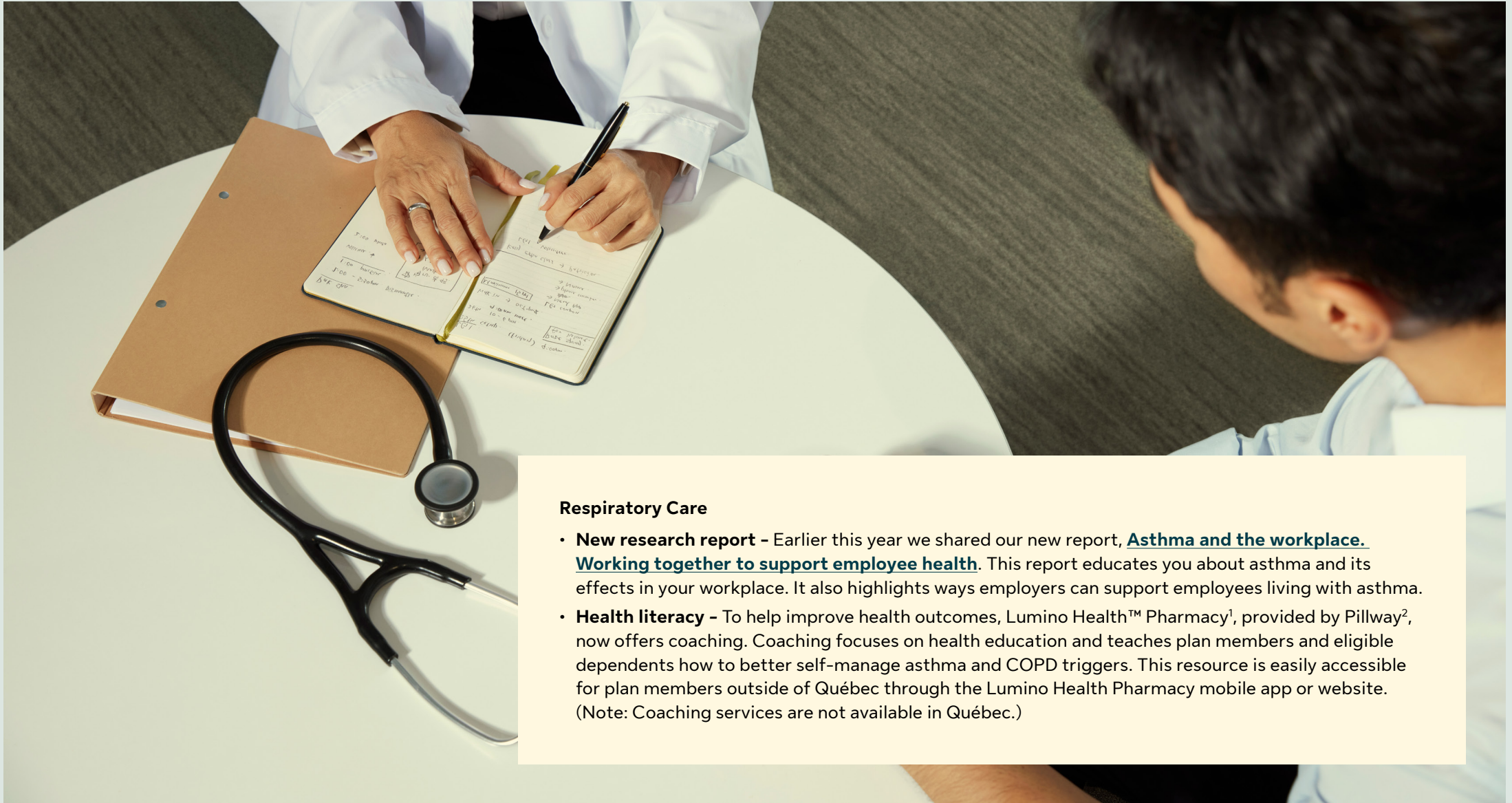


Helping you manage chronic diseases

We understand the effects of chronic diseases and rising drug costs on you as an employer, and on your employees. Chronic respiratory diseases, such as asthma and chronic obstructive pulmonary disease (COPD), can cause work loss through absenteeism.



Asthma and COPD in the workplace



Respiratory Care

- **New research report** - Earlier this year we shared our new report, [Asthma and the workplace. Working together to support employee health](#). This report educates you about asthma and its effects in your workplace. It also highlights ways employers can support employees living with asthma.
- **Health literacy** - To help improve health outcomes, Lumino Health™ Pharmacy¹, provided by Pillway², now offers coaching. Coaching focuses on health education and teaches plan members and eligible dependents how to better self-manage asthma and COPD triggers. This resource is easily accessible for plan members outside of Québec through the Lumino Health Pharmacy mobile app or website. (Note: Coaching services are not available in Québec.)



Fraud risk management

Fraud prevention - March was Fraud Prevention Month, and Sun Life partnered with the Serious Fraud Office (SFO) to raise awareness of benefits fraud and abuse. SFO is a joint ministerial initiative with the Ontario Provincial Police that investigates and prosecutes fraud that has a serious impact on society. We created the [Benefits Fraud flyer](#) to help you and your plan members protect yourselves from fraud. This flyer shares insights on the effects of fraud and abuse on group benefit plans and best practices to help protect your employees and avoid it in the future. Visit the [Fraud Risk Management page](#) to learn more.





Continuous enhancements to service

As a part of our continuous mission to deliver service excellence, the plan member experience is important to us. Here's how we're making it easier for your employees to engage with us:

- **Client Care Centre (CCC) telephone system**

- We're updating the telephone system to Amazon Connect, a cloud-based interactive voice response (IVR) phone system, to provide a better experience for plan members.

As part of the initial rollout, new features include:

- o Plain language menu options to help your employees tell us why they're contacting us,
- o An on-hold message to let the caller know how long the wait is,
- o A new courtesy call-back feature,
- o A new system voice with broadcast messaging, emergency close, and new message prompts.

More information about future features, including Voice ID and conversational IVR, will be shared in the coming months. Our [FAQ](#) is a useful tool as well.

- **Payments process** - Earlier this year, we introduced a faster express payments process for many group benefits life insurance claims. The express payments process will apply to all plan members (including retirees) and eligible dependents covered under your plan.

This new process:

- o Makes it easier for beneficiaries to make claims and receive payments during a difficult time,
- o Lets us pay claims faster,
- o Lessens the administrative burden on plan administrators.





What we're working on going forward

We have done a lot of work in the first half of the year to meet your needs. We plan to continue to do the same for the rest of the year. Some of the things we're working on include a new self-serve data analytics platform. It will enhance reporting and analytics to provide you more interactive and AI-powered self-serve insights about your plan. We're also working on new education focused on chronic diseases to help you understand how you can meet the diverse health needs of plan members.



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¹ Pharmacy services are provided by Pillway.

² SHG Pharmacy Inc. and SHG West Pharmacy Inc., doing business as Pillway pharmacies, are partially owned by Simpill Health Group Inc. For your information, and as a point of disclosure, Sun Life Assurance Company of Canada has partial ownership in Simpill Health Group Inc. TMUsed under license by Simpill Health Group Inc.

Life's brighter under the sun

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