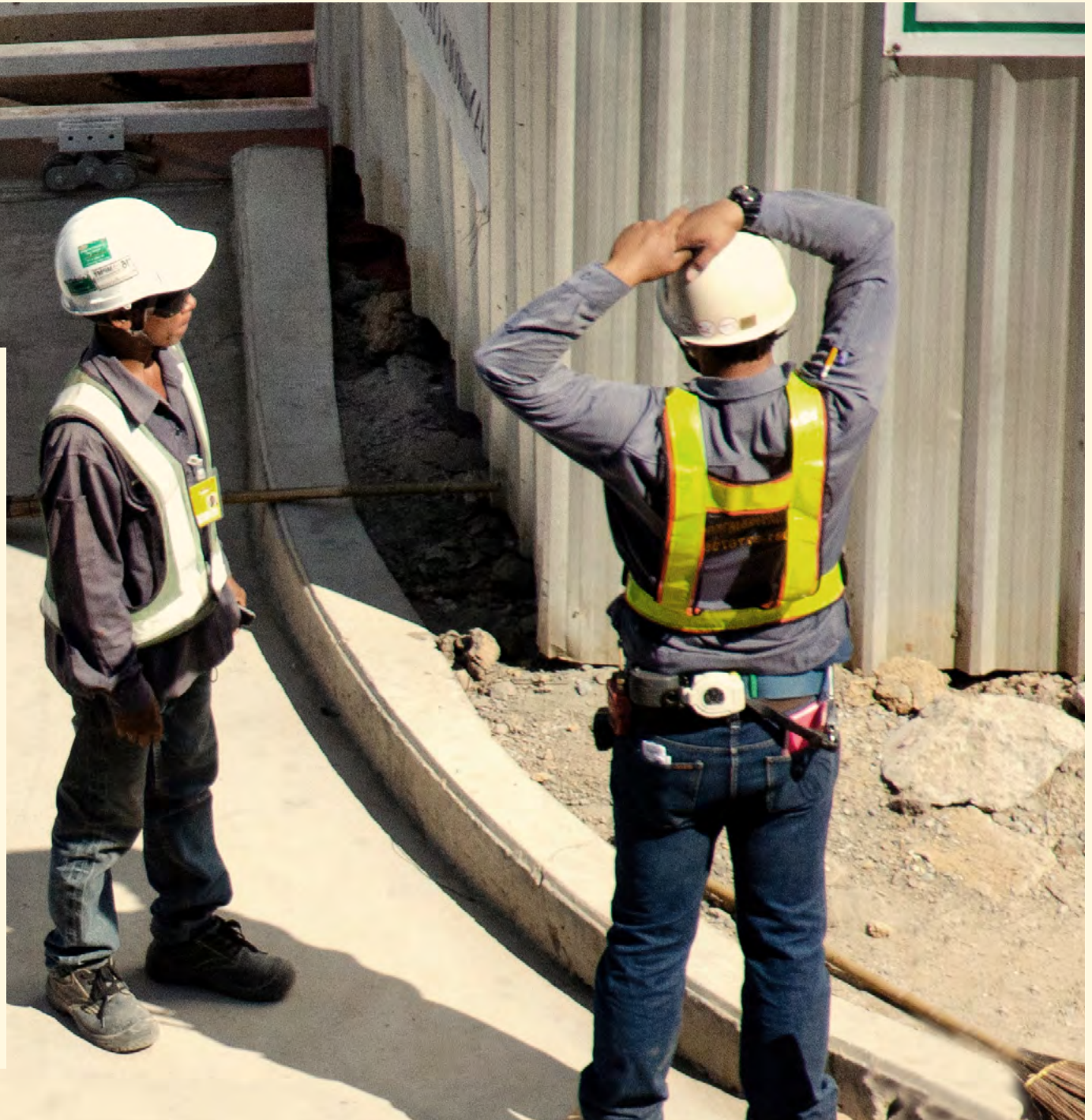


2025 Mid-Year Review



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Introduction

As we move through 2025, our focus remains on supporting your workforce with effective health solutions. We're committed to innovation and employee well-being, launching programs across critical areas like women's health, mental well-being, fraud prevention, and digital experience enhancements. Our goal is to empower you with the tools and insights needed to create healthier, more resilient workforces in today's dynamic environment.

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





Health resources

Women's health toolkit

Recognizing the need to address the gender health gap, we launched a comprehensive [women's health toolkit](#). The toolkit highlights some of the important opportunities for employers to better support women's health in their workplaces. It includes information on various women's health topics including mental health, reproductive health and menopause.

Toolkit highlights:

- Includes products and solutions specific to women's health needs.
- Provides guidance on building business cases for women's health initiatives.
- Shares tips for understanding benefits plan coverage related to women's health.
- Includes strategies for addressing coverage gaps and setting measurable objectives.

The toolkit is user-friendly and accessible, empowering people leaders with the information needed to improve overall employee well-being and increase engagement.



Manager mental health training

Managers play an important role in supporting the mental well-being of their teams. Providing training and educating them on how to recognize mental health issues in the workplace is essential for your company's overall health.

This year we enhanced our mental health support offerings for workplace leaders. We created simplified training videos and a quick reference booklet for people leaders. These resources provide valuable guidance and best practices to help managers and supervisors effectively manage mental health in the workplace.

Manager mental health reference guide and training videos

The manager [reference guide](#) and [training videos](#) take a deeper dive into the following topics:

- [Psychologically safe workplaces](#): When employees feel safe, they're more likely to contribute fully, and challenge the status quo in a positive way. Feeling safe builds trust, improves morale, and reduces turnover.
- [Warning signs](#): Recognizing the early warning signs of mental health issues and responding appropriately can make a huge difference in supporting your team.
- [Managing absenteeism](#): As a manager, recognizing absenteeism and addressing it sensitively is critical to supporting your team and maintaining productivity.
- [Employee behaviour and accountability](#): There are certain situations where an employee's behaviour or actions in the workplace are unacceptable and require managerial intervention.
- [Managing conflict](#): As a manager, your role is to guide your team through conflict, being mindful of everyone's mental health, while maintaining a safe and respectful work environment.





Fraud risk management

We're focused on maximizing the security of your benefits plan. This year, we're stepping up our fight against fraud with new targeted initiatives. By providing practical tools and resources to educate employees and people leaders, we can help protect your plans and maintain financial health.

Educational podcasts: we released a new [series of podcasts](#) on cyber-enabled fraud. Each podcast includes an expert guest speaker who provides helpful tips and insights.



Podcast one: [The importance of public-private partnerships in fraud prevention](#)

Podcast two: [Trends in cyber-enabled fraud](#)

Podcast three: [Prevention tips for cyber-enabled fraud](#)

Fraud prevention brochure: Effective fraud prevention requires collaboration between employers and insurers. ["Effective Fraud Prevention for Your Benefits Plan"](#) outlines cutting-edge security measures and best practices to help protect your plans against benefits fraud.



Thought leadership

New health insights reports

We released three new thought leadership reports this year. These reports provide you with the latest news, research, and information on group benefits to keep you informed and help guide your decisions.



The latest report in our **Designed for Health series**: [Shifting tides in disability claims – Addressing mental health and chronic disease in the workplace](#), is compiled from data from over 1.5 million plan members with long-term disability (LTD) insurance. The report provides an analysis of our data and LTD claims to highlight key trends across claim types and demographics, while providing tips on different solutions to help support plan members.

Report highlights:

- Mental disorder claims continue to drive overall LTD claim volumes, representing almost 40% of claims in 2024.
- Adjustment and anxiety disorders are making up an increasing share of claims.
- Over half of plan members are living with one or more chronic conditions.
- Cancer claims are rising, especially among plan members under 50 years old.

Our guide to organization resilience, [Navigating challenges and thriving in uncertainty](#) is a thoughtful and informative report that includes helpful insights on building employee resilience and adapting to change.

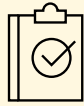
Report highlights:

- Discusses employee burnout and stress, what to look for and how to provide support.
- Provides helpful tips on how to include workplace productivity, mental health and more.

Mind the gap: [Mental health disparities between women and men at work](#). This report sheds light on the crucial differences in mental health experiences and challenges faced by men and women in the workplace. It also includes recommendations for people leaders and employers to help create healthy workplaces.

Report highlights:

- Women tend to internalize emotions, leading to higher rates of depression and anxiety.
- Men often externalize emotions, resulting in higher rates of substance use disorder.
- Brain development differences and societal expectations contribute to mental health disparities.



Benefit plan solutions

Smoking cessation program

Providing chronic disease management solutions for employees is important to us. This year, in collaboration with the Ottawa Heart Institute (OHI), we launched a nationwide smoking cessation program called Can Quit.

Program highlights:

- Free access to 1:1 coaching for plan members and their dependents
- Virtual delivery, accessible across all provinces and territories
- 24-week program duration with initial coaching and automated follow-ups
- Available in English and French for various forms of tobacco use (e.g., cigarettes, vape).

Lumino Health™ Pharmacy¹, provided by Pillway², is overseeing the intake process for the program outside of Quebec. More information about this program is available on the **my Sun Life mobile app** and mysunlife.ca.

Bereavement support services

The loss of a loved one is a challenging time. Not only do beneficiaries deal with the grief of their loss, but there can also be a heavy administrative burden. This year, we became the first insurer in Canada to offer comprehensive [bereavement support](#) following a life insurance claim. Partnering with Empathy, a bereavement specialist organization, we now provide both logistical and grief support to group life insurance claim beneficiaries ages 18 and older, at no additional cost to beneficiaries or plan sponsors.

Service highlights:

- On-demand support with a Care manager and personalized care plans
- Funeral assistance
- Probate and estate guidance
- Financial services connections upon request
- Navigation support for other claims processes and family dynamics

Beneficiaries have access to the service for two years, with the ability to add family members (18+). The support is available in English and French, accessible 24/7 through a mobile app, email, or phone.



Digital experience



my Sun Life mobile app enhancements

This year we made it easier for plan members to seamlessly manage their health, wealth and protection needs using the [my Sun Life mobile app](#). The redesigned app makes plan details and options readily accessible and understandable.

Update highlights:

- Improved user experience and accessibility with more intuitive navigation and quick action buttons.
- New self-service options, including an integrated “chat with us” feature.
- Easier access to health resources and benefits plan details.
- Streamlined processes for filing claims, checking coverage, and making contributions.

These updates aim to increase employee satisfaction with their benefits plans and support overall health and well-being.



Looking ahead

As you navigate an increasingly complex health and benefits landscape, our goal is to provide you with valuable resources and insights to help you support your workforce effectively. Some of the things we're working on this year include:

- Expanding support for women's health, continuing with a focus on menopause care in 2026. This initiative aims to enable virtual menopause consultations and menopause hormone therapy (MHT) prescriptions through the Sun Life Virtual Care platform.
- A new climate report with Environics Research, focusing on how climate and extreme weather are impacting workplace health in Canada.

By continuing to innovate and adapt to emerging trends, we're well-positioned to help you create healthier, more resilient workplaces in the years to come.





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.

Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. MC1096-E 09-25 ng-jf